

Fill in this information to identify your case:

United States Bankruptcy Court for the:

District of New Jersey

Case number (if known): \_\_\_\_\_

Chapter you are filing under:

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

Check if this is an amended filing

## Official Form 101

# Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Terri \_\_\_\_\_

First name \_\_\_\_\_

Lei \_\_\_\_\_

Middle name \_\_\_\_\_

Beideman \_\_\_\_\_

Last name \_\_\_\_\_

Suffix (Sr., Jr., II, III) \_\_\_\_\_

About Debtor 2 (Spouse Only in a Joint Case):

First name \_\_\_\_\_

Middle name \_\_\_\_\_

Last name \_\_\_\_\_

Suffix (Sr., Jr., II, III) \_\_\_\_\_

2. All other names you have used in the last 8 years

Include your married or maiden names and any assumed, trade names and *doing business as* names.

Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.

First name \_\_\_\_\_

Middle name \_\_\_\_\_

Last name \_\_\_\_\_

Business name (if applicable) \_\_\_\_\_

First name \_\_\_\_\_

Middle name \_\_\_\_\_

Last name \_\_\_\_\_

Business name (if applicable) \_\_\_\_\_

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx - xx - 5506 \_\_\_\_\_

xxx - xx - \_\_\_\_\_

About Debtor 1:			About Debtor 2 (Spouse Only in a Joint Case):		
<b>4. Your Employer Identification Number (EIN), if any.</b>	EIN		EIN		
<b>5. Where you live</b>	<b>If Debtor 2 lives at a different address:</b>				
215 Nantucket Road	Number Street		Number Street		
Forked River	NJ	08731-5105	City	State	ZIP Code
OCEAN-NJ					
County	County				
<b>If your mailing address is different from the one above, fill it in here.</b> Note that the court will send any notices to you at this mailing address.					
Number Street	Number Street				
P.O. Box	P.O. Box				
City	State	ZIP Code	City	State	ZIP Code
<b>6. Why you are choosing this district to file for bankruptcy</b>	<b>Check one:</b>				
Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.					
I have another reason. Explain. (See 28 U.S.C. § 1408.)					
<b>Check one:</b>					
Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.					
I have another reason. Explain. (See 28 U.S.C. § 1408.)					

**Part 2: Tell the Court About Your Bankruptcy Case**

<b>7. The chapter of the Bankruptcy Code you are choosing to file under</b>	<i>Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.</i>		
	<input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13		
<b>8. How you will pay the fee</b>	<b>I will pay the entire fee when I file my petition.</b> Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.  <b>I need to pay the fee in installments.</b> If you choose this option, sign and attach the <i>Application for Individuals to Pay The Filing Fee in Installments</i> (Official Form 103A).  <b>I request that my fee be waived</b> (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the <i>Application to Have the Chapter 7 Filing Fee Waived</i> (Official Form 103B) and file it with your petition.		
<b>9. Have you filed for bankruptcy within the last 8 years?</b>	No.		
	Yes. District _____	When _____	Case Number _____ MM / DD / YYYY
<b>10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?</b>	No.		
	Yes. Debtor _____	Relationship to you _____	Son _____
	District _____	When _____	Case Number, if known _____ MM / DD / YYYY
<b>11. Do you rent your residence?</b>	No. Go to line 12 Yes. Has your landlord obtained an eviction judgment against you?  No. Go to line 12 Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it as part of this bankruptcy petition.		

## Part 3: Report About Any Businesses You Own as a Sole Proprietor

**12. Are you a sole proprietor of any full- or part-time business?**

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

No. Go to Part 4.

Yes. Name and location of business

Name of business, if any

Number Street

\_\_\_\_\_

City State ZIP Code

*Check the appropriate box to describe your business:*

Health Care Business (as defined in 11 U.S.C. § 101(27A))

Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))

Stockbroker (as defined in 11 U.S.C. § 101(53A))

Commodity Broker (as defined in 11 U.S.C. § 101(6))

None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor or a debtor as defined by 11 U.S.C. § 1182(1)?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).*

No. I am not filing under Chapter 11.

No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.

Yes. I am filing under Chapter 11, I am a debtor according to the definition § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

## Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

**14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

No.

Yes. What is the hazard?

\_\_\_\_\_

If immediate attention is needed, why is it needed?

\_\_\_\_\_

Where is the property?

Number Street

\_\_\_\_\_

City State ZIP Code

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**

**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

**I am not required to receive a briefing about credit counseling because of:**

**Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

**Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

**Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

**I am not required to receive a briefing about credit counseling because of:**

**Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

**Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

**Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

## Part 6: Answer These Questions for Reporting Purposes

**16. What kind of debts do you have?**

16a. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

No. Go to line 16b.  
 Yes. Go to line 17

16b. **Are your debts primarily business debts?** *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

No. Go to line 16c.  
 Yes. Go to line 17

16c. State the type of debts you owe that are not consumer debts or business debts.

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**17. Are you filing under Chapter 7?**

**Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?**

No. I am not filing under Chapter 7. Go to line 18

Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?

No

Yes

**18. How many creditors do you estimate that you owe?**

1-49	1,000-5,000	25,001-50,000
50-99	5,001-10,000	50,001-100,000
100-199	10,001-25,000	More than 100,000
200-999		

**19. How much do you estimate your assets to be worth?**

\$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion
\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion
\$500,001-\$1 million	\$100,000,001-\$500 million	More than \$50 billion

**20. How much do you estimate your liabilities to be?**

\$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion
\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion
\$500,001-\$1 million	\$100,000,001-\$500 million	More than \$50 billion

## Part 7: Sign Below

**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X

\_\_\_\_\_  
 Signature of Debtor 1

Executed on 12/12/2022

MM / DD / YYYY

X

\_\_\_\_\_  
 Signature of Debtor 2

Executed on

MM / DD / YYYY

Debtor 1	Terri	Lei	Beiderman	Document	Page 7 of 114	Case number (if known)
	First Name	Middle Name	Last Name			

**For your attorney, if you are represented by one****If you are not represented by an attorney, you do not need to file this page.****X**

Signature of Attorney for Debtor

Date

MM / DD / YYYY

Printed name

Firm name

Number Street

City

State

ZIP Code

Contact phone

Email address

Bar number

State

**For you if you are filing this bankruptcy without an attorney**

**If you are represented by an attorney, you do not need to file this page.**

The law allows you, as an individual, to represent yourself in bankruptcy court, but **you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.**

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. **Bankruptcy fraud is a serious crime; you could be fined and imprisoned.**

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?

No

Yes

Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?

No

Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?

No

Yes. Name of Person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

**X**

Signature of Debtor 1

Date 12/12/2022  
MM / DD / YYYY

Contact phone 609-607-7750

Cell phone 609-607-7750

Email address t2022.bk@gmail.com

**X**

Signature of Debtor 2

Date \_\_\_\_\_  
MM / DD / YYYY

Contact phone \_\_\_\_\_

Cell phone \_\_\_\_\_

Email address \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1	Terri	Lei	Beideman
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: District of New Jersey			
Case number (If known) _____			

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person \_\_\_\_\_ . Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X

Signature of Debtor 1

X

Signature of Debtor 2

Date 12/12/2022

MM / DD / YYYY

Date

MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1	Terri	Lei	Beideman
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: District of New Jersey			
Case number (If known) _____			

Check if this is an  
amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets  
Value of what you own

1. Schedule A/B: Property (Official Form 106A/B)

1a. Copy line 55, Total real estate, from Schedule A/B .....	\$ 220000.00
1b. Copy line 62, Total personal property, from Schedule A/B .....	\$ 22928.35
1c. Copy line 63, Total of all property on Schedule A/B .....	\$ 242928.35

Part 2: Summarize Your Liabilities

Your liabilities  
Amount you owe

2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)

2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D .....	\$ 491154.22
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3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F .....	\$ _____
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F .....	+ \$ 386139.92

Your total liabilities  
\$ 877294.14

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)

Copy your combined monthly income from line 12 of Schedule I .....	\$ 5169.43
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5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22c of Schedule J .....	\$ 3089.49
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**Part 4:** Answer These Questions for Administrative and Statistical Records**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Yes

**7. What kind of debt do you have?**

**Your debts are primarily consumer debts.** *Consumer debts* are those “incurred by an individual primarily for a personal, family, or household purpose.” 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

**Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

**8. From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ 2903.33

**9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:****Total claim****From Part 4 on *Schedule E/F*, copy the following:**

9a. Domestic support obligations (Copy line 6a.) \$ \_\_\_\_\_

9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$ \_\_\_\_\_

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$ \_\_\_\_\_

9d. Student loans. (Copy line 6f.) \$ 0.00

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$ 0.00

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) + \$ 0.00

9g. **Total.** Add lines 9a through 9f. \$ 0.00

Fill in this information to identify your case:

Debtor 1	Terri	Lei	Beideman
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>District of New Jersey</u>			
Case number (if known) _____			

Check if this is an amended filing

## Official Form 106A/B

**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In****1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

No. Go to Part 2.

Yes. Where is the property?

1.1 50% interest in 215 Nantucket Road  
Street address, if available, or other description

Forked River      NJ      08731-5105  
City      State      ZIP Code

OCEAN-NJ  
County

**What is the property? Check all that apply.**

Single-family home  
Duplex or multi-unit building  
Condominium or cooperative  
Manufactured or mobile home  
Land  
Investment property  
Timeshare  
Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

**Current value of the entire property?      Current value of the portion you own?**

\$ 440000.00      \$ 220000.00

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

Tenancy in common (50% interest)

**Check if this is community property  
(see instructions)**

**2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. →**

\$ 220000.00

**Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.**

**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

No

Yes

3.1 Make: Honda  
 Model CR-V  
 Year: 2014  
 Approximate mileage: 67230

## Other information:

Vehicle in fair condition. Mechanical:  
 Check engine light is on, but vehicle  
 does run. Other: Needs air conditioner  
 compressor.

**Who has an interest in the property?** Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put  
 the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property? Current value of the portion you own?**

\$ 8340.00 \$ 8340.00

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No

Yes

Make: \_\_\_\_\_

Model: \_\_\_\_\_

Year: \_\_\_\_\_

## Other information:

**Who has an interest in the property?** Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put  
 the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property? Current value of the portion you own?**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

**5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here. →**

\$ 8340.00

**Part 3: Describe Your Personal and Household Items****Do you own or have any legal or equitable interest in any of the following items?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**6. Household goods and furnishings***Examples:* Major appliances, furniture, linens, china, kitchenware

No

Yes. Describe. .... 

100% interest in: bed, bedding, table, air conditioner, chair, food, dinnerware, kitchenware, utensils, air fryer, slow cooker.		\$	1185.00
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50% interest in: refrigerator, freezer, washing machine, dryer, microwave, oven, dishwasher, outdoor grill, 2 x sofa, 4 x chairs.	
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**7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No

Yes. Describe. .... 

Television, laptop computer, 2 x tablet, printer, cell phone.		\$	450.00
---	--	----	--------

**8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No

Yes. Describe. .... 

		\$	
--	--	----	--

**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No

Yes. Describe. .... 

Exercise bike.		\$	50.00
----------------	--	----	-------

**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

No

Yes. Describe. .... 

		\$	
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**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No

Yes. Describe. .... 

Everyday casual clothes, casual footwear, 2 x business suit, 3 x dressy outfits, dressy shoes, winter coat. (All clothing is non-designer.)		\$	800.00
---	--	----	--------

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No

Yes. Describe. .... Everyday jewelry, costume jewelry, 2 x non-functional watches. \$ 500.00**13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

No

Yes. Describe. .... 1/3 share of 2 x domestic cats (non-breeding). \$ 6.67**14. Any other personal and household items you did not already list, including any health aids you did not list**

No

Yes. Give specific information. .... Medical TENS unit, medical polar cube, water flosser, prescription medication. \$ 250.00**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here. →**\$ 3241.67

**Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?**

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No

Yes ..... Cash: ..... \$ 351.00

**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No

Yes.....	Institution name:	
17.1	Checking account:	Capital One Bank NA \$ 18.70
17.2	Checking account:	Capital One Bank NA (value reflects 50% interest) \$ 1.00
17.3	Savings account:	Capital One Bank NA \$ 1.00
17.4	Checking account:	Fulton Bank NA \$ 1.00
17.5	Checking account:	Fulton Bank NA (value reflects 50% interest) \$ 0.50
17.6	Checking account:	LendingClub Bank NA (value reflects 50% interest) \$ 3405.27
17.7	Checking account:	OceanFirst Bank NA \$ 1.00
17.8	Checking account:	TD Bank NA (segregated Social Security funds) \$ 2878.53
17.9	Other financial account:	Venmo \$ 300.00

**18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

No

Yes.....	Institution or issuer name:	
	10.189 shares of Exxon Mobil Corporation (XOM, value 110.52)	\$ 1126.09
	6 shares of Brighthouse Financial, Inc. (BHF, value 53.62)	\$ 321.72

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

No

Yes. Give specific information about them .....	Name of entity:	% of ownership:
	Corbium Company	33.3 % \$ 33.33
	Terri Ventures LLC	100 % \$ 10.00

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.  
*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

No

Yes. Give specific information about them ..... Issuer name:

\$ \_\_\_\_\_

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No

Yes. List each account separately. Type of account: Institution name:

Retirement account:	Fidelity Investments	\$	100.51
---------------------	----------------------	----	--------

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No

Yes..... Institution name or individual:

Electric:	FirstEnergy (JCP&L)	\$	200.00
Gas:	New Jersey Natural Gas	\$	100.00
Telephone:	Unreal Mobile (prepaid service)	\$	90.00

**23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)**

No

Yes..... Issuer name and description:

\$ \_\_\_\_\_

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No

Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

\$ \_\_\_\_\_

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

No

Yes. Give specific information about them .....

_____	\$ _____
-------	----------

Debtor 1 Terri Lei Beideman  
 First Name Middle Name Last Name

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

No

Yes. Give specific information about them ..... 1/3 interest in Internet domain "beideman.net". \$ 3.33

**27. Licenses, franchises, and other general intangibles**

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

Yes. Give specific information about them .....  \$ \_\_\_\_\_

**Money or property owed to you?**

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

No

Yes. Give specific information about them, including whether you already filed the returns and the tax years. .... 2022 Income tax (making the tax filing is not yet permitted). [The breakdown of amounts listed for this asset has a limitation, apparently a glitch in the eSelf Representation tool. Amount should be Federal: \$2000.00 and State: \$300.00.]

Federal:	\$	2300.00
State:	\$	0.00
Local:	\$	0.00

**29. Family support**

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No

Yes. Give specific information. ....

Alimony:	\$	_____
Maintenance:	\$	_____
Support:	\$	_____
Divorce Settlement:	\$	_____
Property Settlement:	\$	_____

**30. Other amounts someone owes you**

*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No

Yes. Give specific information. ....  \$ \_\_\_\_\_

**31. Interests in insurance policies**

*Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No

Yes. Name the insurance company of each policy and list its value. .... Company name:  Beneficiary:

Prudential Life Insurance Company	Term Insurance, no cash or surrender value.	\$ <span style="border-bottom: 1px solid black;">0.00</span>
-----------------------------------	---	--

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No

Yes. Give specific information. ....

\$ \_\_\_\_\_

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No

Yes. Give specific information. ....

\$ \_\_\_\_\_

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

No

Yes. Give specific information. ....

\$ \_\_\_\_\_

**35. Any financial assets you did not already list**

No

Yes. Give specific information. ....

 Cryptocurrency.

\$ 103.70

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here →**

\$ 11346.68

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.

Yes. Go to line 38.

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

No

Yes. Describe .....

\$ \_\_\_\_\_

39. Office equipment, furnishings, and supplies

*Examples:* Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

No

Yes. Describe .....

\$ \_\_\_\_\_

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

No

Yes. Describe .....

\$ \_\_\_\_\_

41. Inventory

No

Yes. Describe .....

\$ \_\_\_\_\_

42. Interests in partnerships or joint ventures

No

Yes. Describe ..... Name of entity:

% of ownership:

\_\_\_\_\_ 0 % \$ \_\_\_\_\_

43. Customer lists, mailing lists, or other compilations

No

Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?

No

Yes. Describe .....

\$ \_\_\_\_\_

44. Any business-related property you did not already list

No

Yes. Give specific information .....

\_\_\_\_\_ \$ \_\_\_\_\_

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here .....

\$ 0.00

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
 If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

No. Go to Part 7.

Yes. Go to line 47.

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

**47. Farm animals**

Examples: Livestock, poultry, farm-raised fish

No

Yes .....  \$ \_\_\_\_\_

**48. Crops—either growing or harvested**

No

Yes. Give specific information .....  \$ \_\_\_\_\_

**49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**

No

Yes .....  \$ \_\_\_\_\_

**50. Farm and fishing supplies, chemicals, and feed**

No

Yes .....  \$ \_\_\_\_\_

**51. Any farm- and commercial fishing-related property you did not already list**

No

Yes. Give specific information .....  \$ \_\_\_\_\_

**52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here** →  \$ \_\_\_\_\_

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

No

Yes. Give specific  
information .....

\$ \_\_\_\_\_

\$ \_\_\_\_\_

54. Add the dollar value of all of your entries from Part 7. Write that number here ..... → \$ \_\_\_\_\_ 0.00**Part 8: List the Totals of Each Part of this Form**55. Part 1: Total real estate, line 2 ..... → \$ 220000.00

56. Part 2: Total vehicles, line 5 \$ 8340.00

57. Part 3: Total personal and household items, line 15 \$ 3241.67

58. Part 4: Total financial assets, line 36 \$ 11346.68

59. Part 5: Total business-related property, line 45 \$ 0.00

60. Part 6: Total farm- and fishing-related property, line 52 \$ \_\_\_\_\_

61. Part 7: Total other property not listed, line 54 +\$ 0.00

62. Total personal property. Add lines 56 through 61. .... \$ 22928.35 Copy personal property total → +\$ 22928.3563. Total of all property on Schedule A/B. Add line 55 + line 62. .... \$ 242928.35

**Fill in this information to identify your case:**

Debtor 1	Terri	Lei	Beideman
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>District of New Jersey</u>			
Case number (If known)			

Check if this is an amended filing

**Official Form 106C**

**Schedule C: The Property You Claim as Exempt**

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

**For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.**

**Part 1: Identify the Property You Claim as Exempt**

**1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.**

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

**2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.**

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own?	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	<i>Check only one box for each exemption.</i>	
Brief description: <u>50% interest in 215 Nantucket Road, Forked River, NJ 08731-5105</u>	\$ <u>220000.00</u>	\$ <u>13950.00</u> 100% of fair market value, up to any applicable statutory limit	<u>11 USC § 522(d)(1)</u>
Line from <i>Schedule A/B</i> : <u>1.1</u>			
Brief description: <u>100% interest in: bed, bedding, table, air conditioner, chair, food, dinnerware, kitchenware, utensils, air fryer, slow cooker.</u>	\$ <u>1185.00</u>	\$ <u>1185.00</u> 100% of fair market value, up to any applicable statutory limit	<u>11 USC § 522(d)(3)</u>
50% interest in: refrigerator, freezer, washing machine, dryer, microwave, oven, dishwasher, outdoor grill, 2 x sofa, 4 x chairs.			
Line from <i>Schedule A/B</i> : <u>6</u>			
Brief description: <u>Television, laptop computer, 2 x tablet, printer, cell phone.</u>			

## Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own?	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	<i>Check only one box for each exemption.</i>	
	\$ <u>450.00</u>	\$ <u>450.00</u>	<u>11 USC § 522(d)(3)</u>
Line from Schedule A/B: <u>7</u>		100% of fair market value, up to any applicable statutory limit	
Brief description: <u>Exercise bike.</u>	\$ <u>50.00</u>	\$ <u>50.00</u>	<u>11 USC § 522(d)(3)</u>
Line from Schedule A/B: <u>9</u>		100% of fair market value, up to any applicable statutory limit	
Brief description: <u>Everyday casual clothes, casual footwear, 2 x business suit, 3 x dressy outfits, dressy shoes, winter coat. (All clothing is non-designer.)</u>	\$ <u>800.00</u>	\$ <u>800.00</u>	<u>11 USC § 522(d)(3)</u>
Line from Schedule A/B: <u>11</u>		100% of fair market value, up to any applicable statutory limit	
Brief description: <u>Everyday jewelry, costume jewelry, 2 x non-functional watches.</u>	\$ <u>500.00</u>	\$ <u>500.00</u>	<u>11 USC § 522(d)(4)</u>
Line from Schedule A/B: <u>12</u>		100% of fair market value, up to any applicable statutory limit	
Brief description: <u>1/3 share of 2 x domestic cats (non-breeding).</u>	\$ <u>6.67</u>	\$ <u>6.67</u>	<u>11 USC § 522(d)(3)</u>
Line from Schedule A/B: <u>13</u>		100% of fair market value, up to any applicable statutory limit	
Brief description: <u>Medical TENS unit, medical polar cube, water flosser, prescription medication.</u>	\$ <u>250.00</u>	\$ <u>250.00</u>	<u>11 USC § 522(d)(9)</u>
Line from Schedule A/B: <u>14</u>		100% of fair market value, up to any applicable statutory limit	
Brief description: <u>Cash on Hand</u>	\$ <u>351.00</u>	\$ <u>351.00</u>	<u>11 USC § 522(d)(5)</u>
Line from Schedule A/B: <u>16</u>		100% of fair market value, up to any applicable statutory limit	
Brief description: <u>Checking Account Capital One Bank NA</u>	\$ <u>18.70</u>	\$ <u>18.70</u>	<u>11 USC § 522(d)(5)</u>
Line from Schedule A/B: <u>17.1</u>		100% of fair market value, up to any applicable statutory limit	
Brief description: <u>Checking Account Capital One Bank NA (value reflects 50% interest)</u>			

## Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own?	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	<i>Check only one box for each exemption.</i>	
	\$ 1.00	\$ 1.00	11 USC § 522(d)(5)
Line from Schedule A/B: 17.2		100% of fair market value, up to any applicable statutory limit	
Brief description: Savings Account Capital One Bank NA	\$ 1.00	\$ 1.00	11 USC § 522(d)(5)
Line from Schedule A/B: 17.3		100% of fair market value, up to any applicable statutory limit	
Brief description: Checking Account Fulton Bank NA	\$ 1.00	\$ 1.00	11 USC § 522(d)(5)
Line from Schedule A/B: 17.4		100% of fair market value, up to any applicable statutory limit	
Brief description: Checking Account Fulton Bank NA (value reflects 50% interest)	\$ 0.50	\$ 0.50	11 USC § 522(d)(5)
Line from Schedule A/B: 17.5		100% of fair market value, up to any applicable statutory limit	
Brief description: Checking Account LendingClub Bank NA (value reflects 50% interest)	\$ 3405.27	\$ 3405.27	11 USC § 522(d)(5)
Line from Schedule A/B: 17.6		100% of fair market value, up to any applicable statutory limit	
Brief description: Checking Account OceanFirst Bank NA	\$ 1.00	\$ 1.00	11 USC § 522(d)(5)
Line from Schedule A/B: 17.7		100% of fair market value, up to any applicable statutory limit	
Brief description: Checking Account TD Bank NA (segregated Social Security funds)	\$ 2878.53	\$ 2878.53	11 USC § 522(d)(10)(A)
Line from Schedule A/B: 17.8		100% of fair market value, up to any applicable statutory limit	
Brief description: Other financial account Venmo	\$ 300.00	\$ 300.00	11 USC § 522(d)(5)
Line from Schedule A/B: 17.9		100% of fair market value, up to any applicable statutory limit	
Brief description: 10.189 shares of Exxon Mobil Corporation (XOM, value 110.52)			

## Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own?	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	<i>Check only one box for each exemption.</i>	
	\$ 1126.09	\$ 1126.09	11 USC § 522(d)(5)
Line from Schedule A/B: 18.1		100% of fair market value, up to any applicable statutory limit	
Brief description: 6 shares of Brighthouse Financial, Inc. (BHF, value 53.62)	\$ 321.72	\$ 321.72	11 USC § 522(d)(5)
Line from Schedule A/B: 18.2		100% of fair market value, up to any applicable statutory limit	
Brief description: Corbium Company	\$ 33.33	\$ 33.33	11 USC § 522(d)(5)
Line from Schedule A/B: 19.1		100% of fair market value, up to any applicable statutory limit	
Brief description: Terri Ventures LLC	\$ 10.00	\$ 10.00	11 USC § 522(d)(5)
Line from Schedule A/B: 19.2		100% of fair market value, up to any applicable statutory limit	
Brief description: Retirement account Fidelity Investments	\$ 100.51	\$ 100.51	11 USC §§ 522(b)(3)(C), 522(n)
Line from Schedule A/B: 21.1		100% of fair market value, up to any applicable statutory limit	
Brief description: Electric FirstEnergy (JCP&L)	\$ 200.00	\$ 200.00	11 USC § 522(d)(5)
Line from Schedule A/B: 22.1		100% of fair market value, up to any applicable statutory limit	
Brief description: Gas New Jersey Natural Gas	\$ 100.00	\$ 100.00	11 USC § 522(d)(5)
Line from Schedule A/B: 22.2		100% of fair market value, up to any applicable statutory limit	
Brief description: Telephone Unreal Mobile (prepaid service)	\$ 90.00	\$ 90.00	11 USC § 522(d)(5)
Line from Schedule A/B: 22.3		100% of fair market value, up to any applicable statutory limit	
Brief description: 1/3 interest in Internet domain "beideman.net".	\$ 3.33	\$ 3.33	11 USC § 522(d)(5)
Line from Schedule A/B: 26		100% of fair market value, up to any applicable statutory limit	

**Part 2:** Additional Page

<b>Brief description of the property and line on Schedule A/B that lists this property</b>		<b>Current value of the portion you own?</b>	<b>Amount of the exemption you claim</b>	<b>Specific laws that allow exemption</b>
		Copy the value from Schedule A/B	<i>Check only one box for each exemption.</i>	
Brief description:  Line from Schedule A/B:	Prudential Life Insurance Company Term Insurance, no cash or surrender value.  31.1	\$ 0.00	\$ 0.00  100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(7)
Brief description:  Line from Schedule A/B:	Cryptocurrency.  35	\$ 103.70	\$ 103.70  100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)
Brief description:  Line from Schedule A/B:	Federal  28	\$ 2300.00	\$ 2300.00  100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5) [The amount of this exemption includes State income tax. The eSR software did not allow me to list them separately.]
<b>3. Are you claiming a homestead exemption of more than \$189,050?</b> (Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)				
No Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes				

Fill in this information to identify your case:

Debtor 1	Terri	Lei	Beideman
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: District of New Jersey			
Case number (if known) _____			

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

**Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).**

**1. Do any creditors have claims secured by your property?**

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

<b>2. List all secured claims.</b> If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.		<b>Column A Amount of claim Do not deduct the value of collateral.</b>	<b>Column B Value of collateral that supports this claim</b>	<b>Column C Unsecured portion If any</b>
2.1	<p><b>Specialized Loan Servicing LLC</b>            Creditor's Name            6200 S Quebec St Ste 300            Number Street</p> <p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p>Greenwood Village CO 80111            City State ZIP Code</p> <p><b>Who owes the debt?</b> Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p><b>Check if this claim is for a community debt</b></p> <p>Date debt was incurred 04/14/2008</p> <p>Last 4 digits of account number 3423</p>	\$ 472731.22	\$ 440000.00	\$ 32731.22
2.2	<p><b>Digital Federal Credit Union</b>            Creditor's Name            PO Box 9130            Number Street</p> <p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p>Marlborough MA 01752            City State ZIP Code</p> <p><b>Who owes the debt?</b> Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p><b>Check if this claim is for a community debt</b></p>	\$ 18423.00	\$ 8340.00	\$ 10083.00

Part 1:	<b>Additional Page</b> After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.		<b>Column A Amount of claim</b> Do not deduct the value of collateral.	<b>Column B Value of collateral that supports this claim</b>	<b>Column C Unsecured portion if any</b>
	Date debt was incurred	Last 4 digits of account number			
	7/1/2016	4023		\$ 491154.22	
			<b>Column A dollar value totals from all pages.</b>		

**Part 2:** List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

 Name \_\_\_\_\_Number Street \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

On which line in Part 1 did you enter the creditor? \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1	Terri	Lei	Beideman
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: District of New Jersey			
Case number (If known) _____			

Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

**1. Do any creditors have priority unsecured claims against you?**

No. Go to Part 2.

Yes.

**2. List all of your priority unsecured claims.** If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

	Total claim	Priority amount	Nonpriority amount	
Priority Creditor's Name	Last 4 digits of account number	\$ _____	\$ _____	\$ _____
Number Street	When was the debt incurred?			
City State ZIP Code	As of the date you file, the claim is: Check all that apply			
Who incurred the debt? Check one.	Type of PRIORITY unsecured claim:			
Debtor 1 only	Domestic support obligations			
Debtor 2 only	Taxes and certain other debts you owe the government			
Debtor 1 and Debtor 2 only	Claims for death or personal injury while you were intoxicated			
At least one of the debtors and another	Other. Specify			
Check if this claim is for a community debt				
Is the claim subject to offset?				
No				
Yes				

Debtor 1 Terri Lei Beiderman  
 First Name Middle Name Last Name Case number (if known) \_\_\_\_\_

## Part 2: List ALL of Your NONPRIORITY Unsecured Claims

**3. Do any creditors have nonpriority unsecured claims against you?**

No. You have nothing to report in this part. Submit this form to the court with your other schedules.

Yes

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

			Total claim
4.1	Alltran Financial LP Nonpriority Creditor's Name  PO Box 15618 Number Street	Last 4 digits of account number 0427  When was the debt incurred? 12/10/2019	\$ 4609.81
	Wilmington City	DE State	19850-5618 ZIP Code
	<b>As of the date you file, the claim is:</b> Check all that apply		
	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
	<b>Type of NONPRIORITY unsecured claim:</b>		
	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify Assigned debt		
	<b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another		
	<b>Check if this claim is for a community debt</b>		
	<b>Is the claim subject to offset?</b> <input type="checkbox"/> No <input type="checkbox"/> Yes		
4.2	American Coradius International LLC Nonpriority Creditor's Name  2420 Sweet Home Rd Ste 150 Number Street	Last 4 digits of account number 4206  When was the debt incurred? 1/15/2020	\$ 1289.58
	Amherst City	NY State	14228-2244 ZIP Code
	<b>As of the date you file, the claim is:</b> Check all that apply		
	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
	<b>Type of NONPRIORITY unsecured claim:</b>		
	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify Assigned debt		
	<b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another		
	<b>Check if this claim is for a community debt</b>		
	<b>Is the claim subject to offset?</b> <input type="checkbox"/> No <input type="checkbox"/> Yes		
4.3	ARS National Services Inc Nonpriority Creditor's Name  PO Box 469046 Number Street	Last 4 digits of account number 4727  When was the debt incurred? 12/8/2015	\$ 1198.02
	Escondido City	CA State	92046-9046 ZIP Code
	<b>As of the date you file, the claim is:</b> Check all that apply		

Debtor 1 Terri Lei Beiderman  
 First Name Middle Name Last Name Case number (if known) \_\_\_\_\_

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

<b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another		
<b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____		
<b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input type="checkbox"/> No <input type="checkbox"/> Assigned debt <input type="checkbox"/> Yes		
4.4	AT&T Mobility Nonpriority Creditor's Name PO Box 6463 Number Street	<b>Last 4 digits of account number</b> 9865 <b>\$</b> 952.65 <b>When was the debt incurred?</b> 5/4/2018
<b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____ <input type="checkbox"/> Utility service debt		
4.5	Barclays Bank Delaware Nonpriority Creditor's Name 100 West St Number Street	<b>Last 4 digits of account number</b> 0184 <b>\$</b> 7793.00 <b>When was the debt incurred?</b> 7/21/2013
<b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____ <input type="checkbox"/> Credit card debt		
4.6	Barclays Bank Delaware Nonpriority Creditor's Name	<b>Last 4 digits of account number</b> 0001 <b>\$</b> 1.00

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

<p>100 West St Number Street</p> <p>When was the debt incurred? 2/1/2018</p> <p><b>Wilmington DE 19801-5015</b></p> <p>City State ZIP Code</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent Unliquidated Disputed</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another</p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No Yes</p>		
4.7	<p>Bill Me Later Inc Nonpriority Creditor's Name</p> <p>9690 Deereco Rd Ste 705 Number Street</p> <p>When was the debt incurred? 6/3/2018</p> <p><b>Timonium MD 21093-6936</b></p> <p>City State ZIP Code</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent Unliquidated Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit card debt</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another</p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No Yes</p>	
4.8	<p>Ctech Collections Inc Nonpriority Creditor's Name</p> <p>5505 Nesconset Hwy Ste 200 Number Street</p> <p>When was the debt incurred? 1/23/2019</p> <p><b>Mount Sinai NY 11766</b></p> <p>City State ZIP Code</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent Unliquidated Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Line of credit debt</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another</p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No</p>	

Debtor 1 Terri Lei Beiderman  
 First Name Middle Name Last Name Case number (if known) \_\_\_\_\_

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.				Total claim
	Yes	Assigned debt		
4.9	Cablevision Systems Corporation Nonpriority Creditor's Name  1111 Stewart Ave Number Street		Last 4 digits of account number 0091	\$ 488.21
	Bethpage City	NY State	11714-3533 ZIP Code	As of the date you file, the claim is: Check all that apply
	Who incurred the debt? Check one.	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify		
	Check if this claim is for a community debt			
	Is the claim subject to offset?	<input type="checkbox"/> Utility service debt  <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes		
4.10	Capital Management Services LP Nonpriority Creditor's Name  698 1/2 S Ogden St Number Street		Last 4 digits of account number 4727	\$ 1198.02
	Buffalo City	NY State	14206-2317 ZIP Code	As of the date you file, the claim is: Check all that apply
	Who incurred the debt? Check one.	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify		
	Check if this claim is for a community debt			
	Is the claim subject to offset?	<input type="checkbox"/> Assigned debt  <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes		
4.11	Capital One Services LLC Nonpriority Creditor's Name  PO Box 30285 Number Street		Last 4 digits of account number 0063	\$ 627.00
	Salt Lake City City	UT State	84130-0285 ZIP Code	As of the date you file, the claim is: Check all that apply
	Who incurred the debt? Check one.	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	<input type="checkbox"/> Type of NONPRIORITY unsecured claim:  <input type="checkbox"/> Student loans		

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4..., followed by 4.5, and so forth.				Total claim
<p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No</p> <p>Yes</p>				
				Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify
				Credit card debt
4.12	Capital One Services LLC Nonpriority Creditor's Name PO Box 30285 Number Street		Last 4 digits of account number 5597	\$ 1023.00
	Salt Lake City UT 84130-0285 City State ZIP Code		When was the debt incurred? 7/1/2011	
			As of the date you file, the claim is: Check all that apply	
			Contingent	
			Unliquidated	
			Disputed	
			Type of NONPRIORITY unsecured claim:	
			Student loans	
			Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
			Debts to pension or profit-sharing plans, and other similar debts	
			Other. Specify	
			Credit card debt	
4.13	Capital One Services LLC Nonpriority Creditor's Name PO Box 30285 Number Street		Last 4 digits of account number 3007	\$ 4546.76
	Salt Lake City UT 84130-0285 City State ZIP Code		When was the debt incurred? 3/22/2019	
			As of the date you file, the claim is: Check all that apply	
			Contingent	
			Unliquidated	
			Disputed	
			Type of NONPRIORITY unsecured claim:	
			Student loans	
			Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
			Debts to pension or profit-sharing plans, and other similar debts	
			Other. Specify	
			Credit card debt	
4.14	Capital One Services LLC Nonpriority Creditor's Name PO Box 30285 Number Street		Last 4 digits of account number 0063	\$ 3545.95
	Salt Lake City UT 84130-0285 City State ZIP Code		When was the debt incurred? 5/3/2018	
			As of the date you file, the claim is: Check all that apply	
			Contingent	
	<b>Who incurred the debt? Check one.</b>			
	Debtor 1 only			
	Debtor 2 only			
	Debtor 1 and Debtor 2 only			
	At least one of the debtors and another			

Debtor 1 Terri Lei Beiderman  
 First Name Middle Name Last Name Case number (if known)

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4..., followed by 4.5, and so forth.

Total claim

Debtor 1 only	Unliquidated
Debtor 2 only	Disputed
Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:
At least one of the debtors and another	Student loans
<b>Check if this claim is for a community debt</b>	Obligations arising out of a separation agreement or divorce that you did not report as priority claims
<b>Is the claim subject to offset?</b>	Debts to pension or profit-sharing plans, and other similar debts
No	Other. Specify
Yes	Credit card debt

4.15	Citibank NA Nonpriority Creditor's Name PO Box 6000 Number Street	Last 4 digits of account number <u>2582</u> When was the debt incurred? <u>12/8/2015</u>	\$ <u>1198.02</u>
<b>As of the date you file, the claim is:</b> Check all that apply Contingent Unliquidated Disputed			
<b>Type of NONPRIORITY unsecured claim:</b> Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit card debt			
<b>Who incurred the debt?</b> Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another			
<b>Check if this claim is for a community debt</b>			
<b>Is the claim subject to offset?</b> No Yes			
4.16	Client Services Inc Nonpriority Creditor's Name 3451 Harry S Truman Blvd Number Street	Last 4 digits of account number <u>7871</u> When was the debt incurred? <u>8/6/2019</u>	\$ <u>1384.23</u>
<b>As of the date you file, the claim is:</b> Check all that apply Contingent Unliquidated Disputed			
<b>Type of NONPRIORITY unsecured claim:</b> Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Assigned debt			
<b>Who incurred the debt?</b> Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another			
<b>Check if this claim is for a community debt</b>			
<b>Is the claim subject to offset?</b> No Yes			
4.17	Client Services Inc Nonpriority Creditor's Name 3451 Harry S Truman Blvd Number Street	Last 4 digits of account number <u>8579</u> When was the debt incurred? <u>8/6/2019</u>	\$ <u>713.68</u>

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4..., followed by 4.5, and so forth.

Total claim \_\_\_\_\_

When was the debt incurred? 11/18/2019

Saint Charles	MO	63301-4047
City	State	ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify \_\_\_\_\_  
 Assigned debt

## Check if this claim is for a community debt

## Is the claim subject to offset?

No  
 Yes

4.18	Collection Bureau of the Hudson Valley Inc	Last 4 digits of account number 0091	\$ 488.21
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Nonpriority Creditor's Name

1555 N Plank Rd

Number Street

When was the debt incurred? 9/11/2018

Newburgh	NY	12551
City	State	ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify \_\_\_\_\_  
 Assigned debt

## Check if this claim is for a community debt

## Is the claim subject to offset?

No  
 Yes

4.19	Comcast	Last 4 digits of account number 0501	\$ 1.05
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Nonpriority Creditor's Name

1701 JFK Blvd

Number Street

When was the debt incurred? 8/17/2015

Philadelphia	PA	19103
City	State	ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify \_\_\_\_\_

## Check if this claim is for a community debt

## Is the claim subject to offset?

No

Debtor 1 Terri Lei Beiderman  
 First Name Middle Name Last Name Case number (if known) \_\_\_\_\_

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4..., followed by 4.5, and so forth.				Total claim
<input type="checkbox"/> Yes				Utility service debt
4.20	Comcast Nonpriority Creditor's Name 1701 JFK Blvd Number Street		Last 4 digits of account number 0270	\$ 64.79
				When was the debt incurred? 11/18/2014
Philadelphia PA 19103 City State ZIP Code				As of the date you file, the claim is: Check all that apply
				Contingent
				Unliquidated
				Disputed
				Type of NONPRIORITY unsecured claim:
				Student loans
				Obligations arising out of a separation agreement or divorce that you did not report as priority claims
				Debts to pension or profit-sharing plans, and other similar debts
				Other. Specify
				Utility service debt
4.21	Comcast Business Nonpriority Creditor's Name 1701 JFK Blvd Number Street		Last 4 digits of account number 9143	\$ 582.14
				When was the debt incurred? 5/27/2018
Philadelphia PA 19103 City State ZIP Code				As of the date you file, the claim is: Check all that apply
				Contingent
				Unliquidated
				Disputed
				Type of NONPRIORITY unsecured claim:
				Student loans
				Obligations arising out of a separation agreement or divorce that you did not report as priority claims
				Debts to pension or profit-sharing plans, and other similar debts
				Other. Specify
				Utility service debt
4.22	Comenity Capital Bank Nonpriority Creditor's Name 2797 E Cottonwood Pkwy Ste 100 Number Street		Last 4 digits of account number 4419	\$ 2387.23
				When was the debt incurred? 6/27/2018
Salt Lake City UT 84121-7090 City State ZIP Code				As of the date you file, the claim is: Check all that apply
				Contingent
				Unliquidated
				Disputed
				Type of NONPRIORITY unsecured claim:
				Student loans

Debtor 1 Terri Lei Beiderman  
 First Name Middle Name Last Name Case number (if known)

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4..., followed by 4.5, and so forth.			Total claim
<p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No</p> <p>Yes</p>			
<p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p>			
<p><b>4.23 Convergent Outsourcing Inc</b></p> <p>Nonpriority Creditor's Name</p> <p>800 SW 39th St Ste 100</p> <p>Number Street</p> <p>Renton WA 98057-4927</p> <p>City State ZIP Code</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans</p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p> <p>Assigned debt</p>			
<p>Last 4 digits of account number 0091</p> <p>When was the debt incurred? 9/11/2018</p>			\$ 488.21
<p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No</p> <p>Yes</p>			
<p><b>4.24 Corporation Service Company</b></p> <p>Nonpriority Creditor's Name</p> <p>251 Little Falls Dr</p> <p>Number Street</p> <p>Wilmington DE 19808</p> <p>City State ZIP Code</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans</p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p> <p>Assigned debt</p>			\$ 29831.00
<p>Last 4 digits of account number 2293</p> <p>When was the debt incurred? 11/13/2017</p>			
<p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No</p> <p>Yes</p>			
<p><b>4.25 Credit Control LLC</b></p> <p>Nonpriority Creditor's Name</p> <p>3300 Rider Trail S Ste 500</p> <p>Number Street</p> <p>Earth City MO 63045</p> <p>City State ZIP Code</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent</p> <p><b>Who incurred the debt?</b> Check one.</p>			\$ 2304.70
<p>Last 4 digits of account number 6013</p> <p>When was the debt incurred? 11/5/2019</p>			

Debtor 1 Terri Lei Beiderman  
 First Name Middle Name Last Name Case number (if known)

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4..., followed by 4.5, and so forth.

Total claim

Debtor 1 only	Unliquidated
Debtor 2 only	Disputed
Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:
At least one of the debtors and another	Student loans
<b>Check if this claim is for a community debt</b>	Obligations arising out of a separation agreement or divorce that you did not report as priority claims
<b>Is the claim subject to offset?</b>	Debts to pension or profit-sharing plans, and other similar debts
No	Other. Specify
Yes	Assigned debt

4.26 Credit First NA / Firestone Last 4 digits of account number 7445 \$ 1384.23

Nonpriority Creditor's Name

PO Box 81315

Number Street

Cleveland	OH	44181-0315
City	State	ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

**Who incurred the debt?** Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify

Credit card debt

**Is the claim subject to offset?**

No  
Yes

4.27 D&S Ltd Last 4 digits of account number 4206 \$ 1289.58

Nonpriority Creditor's Name

13809 N Hwy 183 Ste 800

Number Street

Austin	TX	78750
City	State	ZIP Code

When was the debt incurred? 4/12/2018

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

**Who incurred the debt?** Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify

Assigned debt

**Is the claim subject to offset?**

No  
Yes

4.28 Dell Financial Services LLC Last 4 digits of account number 0427 \$ 4609.81

Nonpriority Creditor's Name

PO Box 81585

Number Street

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4..., followed by 4.5, and so forth.

Total claim \_\_\_\_\_

When was the debt incurred? 12/2/2017

Austin	TX	78708-1585
City	State	ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

## Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

## Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify \_\_\_\_\_

## Check if this claim is for a community debt

## Is the claim subject to offset?

No  
Yes

Line of credit debt \_\_\_\_\_

4.29	Digital Federal Credit Union	Last 4 digits of account number 6792	\$ 500.00
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Nonpriority Creditor's Name

PO Box 9130

Number Street

When was the debt incurred? 3/15/2014

Marlborough	MA	01752-9130
City	State	ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

## Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

## Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify \_\_\_\_\_

## Check if this claim is for a community debt

## Is the claim subject to offset?

No  
Yes

Overdrawn checking account debt \_\_\_\_\_

4.30	Digital Federal Credit Union	Last 4 digits of account number 4023	\$ 4979.00
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Nonpriority Creditor's Name

PO Box 9130

Number Street

When was the debt incurred? 11/12/2015

Marlborough	MA	01752-9130
City	State	ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

## Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

## Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify \_\_\_\_\_

## Check if this claim is for a community debt

## Is the claim subject to offset?

No

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4..., followed by 4.5, and so forth.					Total claim
Yes					Credit card debt
4.31	Digital Federal Credit Union Nonpriority Creditor's Name PO Box 9130 Number Street			Last 4 digits of account number 6776	\$ 500.00
				When was the debt incurred? 11/1/2013	
	Marlborough City	MA State	01752-9130 ZIP Code	As of the date you file, the claim is: Check all that apply	
				Contingent	
				Unliquidated	
				Disputed	
	Type of NONPRIORITY unsecured claim:				
	Student loans				
	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	Debts to pension or profit-sharing plans, and other similar debts				
	Other. Specify Overdrawn checking account debt				
4.32	Discover Financial Services Nonpriority Creditor's Name PO Box 30943 Number Street			Last 4 digits of account number 1100	\$ 743.10
				When was the debt incurred? 3/29/2017	
	Salt Lake City City	UT State	84130-0943 ZIP Code	As of the date you file, the claim is: Check all that apply	
				Contingent	
				Unliquidated	
				Disputed	
	Type of NONPRIORITY unsecured claim:				
	Student loans				
	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	Debts to pension or profit-sharing plans, and other similar debts				
	Other. Specify Credit card debt				
4.33	Enhanced Recovery Company LLC Nonpriority Creditor's Name PO Box 23870 Number Street			Last 4 digits of account number 1255	\$ 713.68
				When was the debt incurred? 3/10/2020	
	Jacksonville City	FL State	32241-3870 ZIP Code	As of the date you file, the claim is: Check all that apply	
				Contingent	
				Unliquidated	
				Disputed	
	Type of NONPRIORITY unsecured claim:				
	Student loans				

Debtor 1 Terri Lei Beiderman  
 First Name Middle Name Last Name Case number (if known)

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4..., followed by 4.5, and so forth.				Total claim
<p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No</p> <p>Yes</p>				
<p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p> <p>Assigned debt</p>				
4.34	FH Cann & Associates Inc Nonpriority Creditor's Name 1600 Osgood St Ste 2-120 Number Street		Last 4 digits of account number 5525	\$ 8331.02
			When was the debt incurred? 5/3/2019	
	North Andover City	MA State	01845-1048 ZIP Code	As of the date you file, the claim is: Check all that apply
			<p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p>	
	<b>Who incurred the debt?</b> Check one.		<p>Type of NONPRIORITY unsecured claim:</p> <p>Student loans</p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p> <p>Assigned debt</p>	
	<p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p>			
	<b>Check if this claim is for a community debt</b>			
	<b>Is the claim subject to offset?</b>			
	No			
	Yes			
4.35	Financial Recovery Services Inc Nonpriority Creditor's Name 4510 West 77th St Ste 200 Number Street		Last 4 digits of account number 2936	\$ 743.10
			When was the debt incurred? 4/7/2020	
	Bloomington City	MN State	55435-5507 ZIP Code	As of the date you file, the claim is: Check all that apply
			<p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p>	
	<b>Who incurred the debt?</b> Check one.		<p>Type of NONPRIORITY unsecured claim:</p> <p>Student loans</p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p> <p>Assigned debt</p>	
	<p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p>			
	<b>Check if this claim is for a community debt</b>			
	<b>Is the claim subject to offset?</b>			
	No			
	Yes			
4.36	First Credit Services Nonpriority Creditor's Name 9 Wills Way Bldg 3 Number Street		Last 4 digits of account number 5547	\$ 164.05
			When was the debt incurred? 3/8/2019	
	Piscataway City	NJ State	08854 ZIP Code	As of the date you file, the claim is: Check all that apply
			<p>Contingent</p>	
	<b>Who incurred the debt?</b> Check one.			

Debtor 1 Terri Lei Beiderman  
 First Name Middle Name Last Name Case number (if known)

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

Debtor 1 only	Unliquidated
Debtor 2 only	Disputed
Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:
At least one of the debtors and another	Student loans
<b>Check if this claim is for a community debt</b>	Obligations arising out of a separation agreement or divorce that you did not report as priority claims
<b>Is the claim subject to offset?</b>	Debts to pension or profit-sharing plans, and other similar debts
No	Other. Specify
Yes	Assigned debt

4.37	GC Services LLP			Last 4 digits of account number <u>0518</u>	\$ <u>1010.97</u>
Nonpriority Creditor's Name			When was the debt incurred? <u>8/8/2019</u>		
6330 Gulfton St					
Number Street					
Houston TX 77081			As of the date you file, the claim is: Check all that apply		
City State ZIP Code			Contingent		
			Unliquidated		
			Disputed		
<b>Who incurred the debt? Check one.</b>			Type of NONPRIORITY unsecured claim:		
Debtor 1 only			Student loans		
Debtor 2 only			Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
Debtor 1 and Debtor 2 only			Debts to pension or profit-sharing plans, and other similar debts		
At least one of the debtors and another			Other. Specify		
<b>Check if this claim is for a community debt</b>			Assigned debt		
<b>Is the claim subject to offset?</b>					
No					
Yes					

4.38	Headway Capital			Last 4 digits of account number <u>1000</u>	\$ <u>29831.00</u>
Nonpriority Creditor's Name			When was the debt incurred? <u>1/1/2015</u>		
175 W Jackson Blvd Ste 1000					
Number Street					
Chicago IL 60604			As of the date you file, the claim is: Check all that apply		
City State ZIP Code			Contingent		
			Unliquidated		
			Disputed		
<b>Who incurred the debt? Check one.</b>			Type of NONPRIORITY unsecured claim:		
Debtor 1 only			Student loans		
Debtor 2 only			Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
Debtor 1 and Debtor 2 only			Debts to pension or profit-sharing plans, and other similar debts		
At least one of the debtors and another			Other. Specify		
<b>Check if this claim is for a community debt</b>			Line of credit debt		
<b>Is the claim subject to offset?</b>					
No					
Yes					

4.39	HSBC Bank Nevada			Last 4 digits of account number <u>5182</u>	\$ <u>1024.00</u>
Nonpriority Creditor's Name					
1111 North Town Center Dr					
Number Street					

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

When was the debt incurred? 4/20/2020

Las Vegas	NV	89144
City	State	ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify \_\_\_\_\_  
 Credit card debt

## Check if this claim is for a community debt

## Is the claim subject to offset?

No  
 Yes

4.40	IC System Inc	Last 4 digits of account number	6892	\$ 2742.69
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Nonpriority Creditor's Name

444 Hwy 96 E

Number Street

When was the debt incurred? 7/25/2018

St Paul	MN	55127
City	State	ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify \_\_\_\_\_  
 Assigned debt

## Check if this claim is for a community debt

## Is the claim subject to offset?

No  
 Yes

4.41	Incorp Services Inc	Last 4 digits of account number	4190	\$ 104.00
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Nonpriority Creditor's Name

PO Box 94438

Number Street

When was the debt incurred? 11/9/2019

Las Vegas	NV	89193-4438
City	State	ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify \_\_\_\_\_

## Check if this claim is for a community debt

## Is the claim subject to offset?

No

Debtor 1 Terri Lei Beiderman  
 First Name Middle Name Last Name Case number (if known)

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.				Total claim
	Yes	Line of credit debt		
4.42	Kabbage Inc Nonpriority Creditor's Name  730 Peachtree St NE Ste 1100 Number Street		Last 4 digits of account number 0001	\$ 31000.00
			When was the debt incurred? 1/1/2015	
	Atlanta City	GA State	30308 ZIP Code	As of the date you file, the claim is: Check all that apply
				Contingent
				Unliquidated
				Disputed
				Type of NONPRIORITY unsecured claim:
				Student loans
				Obligations arising out of a separation agreement or divorce that you did not report as priority claims
				Debts to pension or profit-sharing plans, and other similar debts
				Other. Specify
				Line of credit debt
4.43	Leviton Law Firm Nonpriority Creditor's Name  1 Pierce Pl Ste 725W Number Street		Last 4 digits of account number 7053	\$ 249.00
			When was the debt incurred? 2/16/2018	
	Itasca City	IL State	60143 ZIP Code	As of the date you file, the claim is: Check all that apply
				Contingent
				Unliquidated
				Disputed
				Type of NONPRIORITY unsecured claim:
				Student loans
				Obligations arising out of a separation agreement or divorce that you did not report as priority claims
				Debts to pension or profit-sharing plans, and other similar debts
				Other. Specify
				Assigned debt
4.44	LVNV Funding LLC Nonpriority Creditor's Name  55 Beattie Pl Ste 110 Number Street		Last 4 digits of account number 4727	\$ 1198.02
			When was the debt incurred? 12/18/2015	
	Greenville City	SC State	29601-2165 ZIP Code	As of the date you file, the claim is: Check all that apply
				Contingent
				Unliquidated
				Disputed
				Type of NONPRIORITY unsecured claim:
				Student loans

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4..., followed by 4.5, and so forth.			Total claim	
<p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No</p> <p>Yes</p>				
<p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p> <p>Assigned debt</p>				
4.45	LVNV Funding LLC Nonpriority Creditor's Name  55 Beattie Pl Ste 110 Number Street		Last 4 digits of account number 1383	\$ 16213.79
			When was the debt incurred? 1/1/2012	
	<p>Greenville SC 29601-2165 City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No</p> <p>Yes</p>		<p>As of the date you file, the claim is: Check all that apply</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p>Student loans</p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p> <p>Assigned debt</p>	
4.46	LVNV Funding LLC Nonpriority Creditor's Name  55 Beattie Pl Ste 110 Number Street		Last 4 digits of account number 0001	\$ 22435.10
			When was the debt incurred? 3/21/2014	
	<p>Greenville SC 29601-2165 City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No</p> <p>Yes</p>		<p>As of the date you file, the claim is: Check all that apply</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p>Student loans</p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p> <p>Assigned debt</p>	
4.47	McCarthy Burgess & Wolff Inc Nonpriority Creditor's Name  26000 Cannon Rd Number Street		Last 4 digits of account number 4727	\$ 1198.02
			When was the debt incurred? 1/17/2020	
	<p>Cleveland OH 44146 City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p>		<p>As of the date you file, the claim is: Check all that apply</p> <p>Contingent</p>	

Debtor 1 Terri Lei Beiderman  
 First Name Middle Name Last Name Case number (if known)

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

Debtor 1 only	Unliquidated
Debtor 2 only	Disputed
Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:
At least one of the debtors and another	Student loans
<b>Check if this claim is for a community debt</b>	Obligations arising out of a separation agreement or divorce that you did not report as priority claims
<b>Is the claim subject to offset?</b>	Debts to pension or profit-sharing plans, and other similar debts
No	Other. Specify
Yes	Assigned debt

4.48 Midland Credit Management Last 4 digits of account number 3007 \$ 4549.50

Nonpriority Creditor's Name

PO Box 939069

Number Street

When was the debt incurred? 3/22/2019

San Diego	CA	92193-9069
City	State	ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

**Who incurred the debt?** Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify

**Is the claim subject to offset?**

No  
Yes

Assigned debt

4.49 Midland Credit Management Last 4 digits of account number 0063 \$ 3545.95

Nonpriority Creditor's Name

PO Box 939069

Number Street

When was the debt incurred? 5/3/2018

San Diego	CA	92193-9069
City	State	ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

**Who incurred the debt?** Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify

**Is the claim subject to offset?**

No  
Yes

Assigned debt

4.50 Monarch Recovery Management Inc Last 4 digits of account number 9088 \$ 1289.58

Nonpriority Creditor's Name

10965 Decatur Rd

Number Street

When was the debt incurred? 5/3/2018

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4..., followed by 4.5, and so forth.

Total claim \_\_\_\_\_

When was the debt incurred? 9/14/2018

Philadelphia	PA	19154
City	State	ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

## Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

## Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify  
Assigned debt

## Check if this claim is for a community debt

## Is the claim subject to offset?

No  
Yes

4.51	Monarch Recovery Management Inc	Last 4 digits of account number 6013	\$ 2304.70
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Nonpriority Creditor's Name

10965 Decatur Rd

Number Street

When was the debt incurred? 2/25/2020

Philadelphia	PA	19154
City	State	ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

## Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

## Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify  
Assigned debt

## Check if this claim is for a community debt

## Is the claim subject to offset?

No  
Yes

4.52	National Enterprise Systems	Last 4 digits of account number 7871	\$ 1384.23
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Nonpriority Creditor's Name

29125 Solon Rd

Number Street

When was the debt incurred? 12/18/2014

Solon	OH	44139-3442
City	State	ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

## Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

## Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify  
Assigned debt

## Check if this claim is for a community debt

## Is the claim subject to offset?

No

Debtor 1 Terri Lei Beiderman  
 First Name Middle Name Last Name Case number (if known)

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.				Total claim
	Yes	Assigned debt		
4.53	Navy Federal Credit Union Nonpriority Creditor's Name  PO Box 3000 Number Street		Last 4 digits of account number 0001	\$ 22435.10
	Merrifield City	VA State	22119-3000 ZIP Code	As of the date you file, the claim is: Check all that apply
	Who incurred the debt? Check one.	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify		
	<b>Check if this claim is for a community debt</b>			
	Is the claim subject to offset?	<input type="checkbox"/> Credit card debt  <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes		
4.54	Navy Federal Credit Union Nonpriority Creditor's Name  PO Box 3000 Number Street		Last 4 digits of account number 1383	\$ 16213.79
	Merrifield City	VA State	22119-3000 ZIP Code	As of the date you file, the claim is: Check all that apply
	Who incurred the debt? Check one.	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify		
	<b>Check if this claim is for a community debt</b>			
	Is the claim subject to offset?	<input type="checkbox"/> Line of credit debt  <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes		
4.55	Navy Federal Credit Union Nonpriority Creditor's Name  PO Box 3000 Number Street		Last 4 digits of account number 0001	\$ 10038.16
	Merrifield City	VA State	22119-3000 ZIP Code	As of the date you file, the claim is: Check all that apply
	Who incurred the debt? Check one.	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	<input type="checkbox"/> Type of NONPRIORITY unsecured claim:  <input type="checkbox"/> Student loans		

Debtor 1 Terri Lei Beiderman  
 First Name Middle Name Last Name Case number (if known)

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4..., followed by 4.5, and so forth.				Total claim	
<p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No</p> <p>Yes</p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p> <p>Unsecured loan debt</p>					
4.56	Northstar Location Services LLC Nonpriority Creditor's Name 4285 Genesee St Number Street			Last 4 digits of account number 2936 When was the debt incurred? 10/7/2019	\$ 743.10
	Cheektowaga	NY	14225	<b>As of the date you file, the claim is:</b> Check all that apply Contingent Unliquidated Disputed	
	<b>Who incurred the debt?</b> Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another			<b>Type of NONPRIORITY unsecured claim:</b> Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Assigned debt	
	<b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <p>No</p> <p>Yes</p>				
4.57	PennCredit Corporation Nonpriority Creditor's Name 2800 Commerce Dr Number Street			Last 4 digits of account number 7621 When was the debt incurred? 10/28/2019	\$ 1328.79
	Harrisburg	PA	17110	<b>As of the date you file, the claim is:</b> Check all that apply Contingent Unliquidated Disputed	
	<b>Who incurred the debt?</b> Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another			<b>Type of NONPRIORITY unsecured claim:</b> Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Assigned debt	
	<b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <p>No</p> <p>Yes</p>				
4.58	PennCredit Corporation Nonpriority Creditor's Name 2800 Commerce Dr Number Street			Last 4 digits of account number 9097 When was the debt incurred? 3/22/2019	\$ 429.78
	Harrisburg	PA	17110	<b>As of the date you file, the claim is:</b> Check all that apply Contingent	
	<b>Who incurred the debt?</b> Check one.				

Debtor 1 Terri Lei Beiderman  
 First Name Middle Name Last Name Case number (if known)

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

Debtor 1 only	Unliquidated
Debtor 2 only	Disputed
Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:
At least one of the debtors and another	Student loans
<b>Check if this claim is for a community debt</b>	Obligations arising out of a separation agreement or divorce that you did not report as priority claims
<b>Is the claim subject to offset?</b>	Debts to pension or profit-sharing plans, and other similar debts
No	Other. Specify
Yes	Assigned debt

4.59	Portfolio Recovery Associates LLC Nonpriority Creditor's Name 120 Corporate Blvd Number Street	Last 4 digits of account number 5182  When was the debt incurred? 4/14/2020	\$ 1023.65
<b>As of the date you file, the claim is:</b> Check all that apply Contingent Unliquidated Disputed			
<b>Type of NONPRIORITY unsecured claim:</b> Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Assigned debt			
<b>Who incurred the debt?</b> Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another			
<b>Check if this claim is for a community debt</b>			
<b>Is the claim subject to offset?</b> No Yes			
4.60	Portfolio Recovery Associates LLC Nonpriority Creditor's Name 120 Corporate Blvd Number Street	Last 4 digits of account number 4419  When was the debt incurred? 6/27/2019	\$ 2387.23
<b>As of the date you file, the claim is:</b> Check all that apply Contingent Unliquidated Disputed			
<b>Type of NONPRIORITY unsecured claim:</b> Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Assigned debt			
<b>Who incurred the debt?</b> Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another			
<b>Check if this claim is for a community debt</b>			
<b>Is the claim subject to offset?</b> No Yes			
4.61	Portfolio Recovery Associates LLC Nonpriority Creditor's Name 120 Corporate Blvd Number Street	Last 4 digits of account number 5868  When was the debt incurred? 6/27/2019	\$ 334.62

Debtor 1 Terri Lei Beiderman  
 First Name Middle Name Last Name Case number (if known) \_\_\_\_\_

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4..., followed by 4.5, and so forth.

Total claim \_\_\_\_\_

When was the debt incurred? 10/31/2019

Norfolk	VA	23502-4952
City	State	ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

## Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

## Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify  
Assigned debt

## Check if this claim is for a community debt

## Is the claim subject to offset?

No  
Yes

4.62	Portfolio Recovery Associates LLC	Last 4 digits of account number 0921	\$ 4306.35
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Nonpriority Creditor's Name

120 Corporate Blvd

Number Street

When was the debt incurred? 10/31/2019

Norfolk	VA	23502-4952
City	State	ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

## Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

## Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify  
Assigned debt

## Check if this claim is for a community debt

## Is the claim subject to offset?

No  
Yes

4.63	Portfolio Recovery Associates LLC	Last 4 digits of account number 1255	\$ 713.68
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Nonpriority Creditor's Name

120 Corporate Blvd

Number Street

When was the debt incurred? 11/7/2020

Norfolk	VA	23502-4952
City	State	ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

## Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

## Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify  
Assigned debt

## Check if this claim is for a community debt

## Is the claim subject to offset?

No

Debtor 1 Terri Lei Beiderman  
 First Name Middle Name Last Name Case number (if known) \_\_\_\_\_

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.				Total claim
	Yes	Assigned debt _____		
4.64	Portfolio Recovery Associates LLC Nonpriority Creditor's Name  120 Corporate Blvd Number Street	Last 4 digits of account number	6013	\$ 2304.70
	Norfolk City	State	ZIP Code	As of the date you file, the claim is: Check all that apply
	VA 23502-4952			Contingent Unliquidated Disputed
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:		
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify _____		
	Check if this claim is for a community debt			
	Is the claim subject to offset?	Assigned debt _____		
	No Yes			
4.65	Pressler Felt & Warshaw LLP Nonpriority Creditor's Name  7 Entin Rd Number Street	Last 4 digits of account number	4496	\$ 809.19
	Parsippany City	State	ZIP Code	As of the date you file, the claim is: Check all that apply
	NJ 07054-5020			Contingent Unliquidated Disputed
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:		
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify _____		
	Check if this claim is for a community debt			
	Is the claim subject to offset?	Assigned debt _____		
	No Yes			
4.66	Radius Global Solutions Nonpriority Creditor's Name  7831 Glenroy Ste 250 Number Street	Last 4 digits of account number	4727	\$ 1198.02
	Edina City	State	ZIP Code	As of the date you file, the claim is: Check all that apply
	MN 55439-3117			Contingent Unliquidated Disputed
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:		
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Student loans		

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4..., followed by 4.5, and so forth.					Total claim
<p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No</p> <p>Yes</p> <p><b>Assigned debt</b></p>					
4.67	Receivables Performance Management LLC Nonpriority Creditor's Name 20818 44th Ave W Ste 140 Number Street			Last 4 digits of account number 9865	\$ 952.65
				When was the debt incurred? 5/4/2018	
	Lynnwood	WA	98036	As of the date you file, the claim is: Check all that apply	
	City	State	ZIP Code	Contingent Unliquidated Disputed	
	<b>Who incurred the debt?</b> Check one.			Type of NONPRIORITY unsecured claim:	
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another			Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
	<b>Check if this claim is for a community debt</b>			<b>Assigned debt</b>	
	<b>Is the claim subject to offset?</b>			<p>No</p> <p>Yes</p>	
4.68	Resurgent Capital Services Nonpriority Creditor's Name PO Box 10497 Number Street			Last 4 digits of account number 1383	\$ 16213.79
				When was the debt incurred? 1/1/2012	
	Greenville	SC	29603-0497	As of the date you file, the claim is: Check all that apply	
	City	State	ZIP Code	Contingent Unliquidated Disputed	
	<b>Who incurred the debt?</b> Check one.			Type of NONPRIORITY unsecured claim:	
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another			Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
	<b>Check if this claim is for a community debt</b>			<b>Assigned debt</b>	
	<b>Is the claim subject to offset?</b>			<p>No</p> <p>Yes</p>	
4.69	Resurgent Capital Services Nonpriority Creditor's Name PO Box 10497 Number Street			Last 4 digits of account number 0001	\$ 22435.10
				When was the debt incurred? 3/21/2014	
	Greenville	SC	29603-0497	As of the date you file, the claim is: Check all that apply	
	City	State	ZIP Code	Contingent	
	<b>Who incurred the debt?</b> Check one.				

Debtor 1 Terri Lei Beiderman  
 First Name Middle Name Last Name Case number (if known)

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

Debtor 1 only	Unliquidated
Debtor 2 only	Disputed
Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:
At least one of the debtors and another	Student loans
<b>Check if this claim is for a community debt</b>	Obligations arising out of a separation agreement or divorce that you did not report as priority claims
<b>Is the claim subject to offset?</b>	Debts to pension or profit-sharing plans, and other similar debts
No	Other. Specify
Yes	Assigned debt

4.70	Resurgent Capital Services Nonpriority Creditor's Name  PO Box 10497 Number Street	Last 4 digits of account number <u>4727</u>	\$ <u>1198.02</u>																																																				
		When was the debt incurred? <u>12/8/2015</u>																																																					
<table> <tr> <td style="width: 25%;">Greenville</td> <td style="width: 15%;">SC</td> <td style="width: 25%;">29603-0497</td> <td style="width: 35%;">As of the date you file, the claim is: Check all that apply</td> </tr> <tr> <td>City</td> <td>State</td> <td>ZIP Code</td> <td>Contingent</td> </tr> <tr> <td></td> <td></td> <td></td> <td>Unliquidated</td> </tr> <tr> <td></td> <td></td> <td></td> <td>Disputed</td> </tr> <tr> <td colspan="3"><b>Who incurred the debt?</b> Check one.</td> <td>Type of NONPRIORITY unsecured claim:</td> </tr> <tr> <td colspan="3">Debtor 1 only</td> <td>Student loans</td> </tr> <tr> <td colspan="3">Debtor 2 only</td> <td>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</td> </tr> <tr> <td colspan="3">Debtor 1 and Debtor 2 only</td> <td>Debts to pension or profit-sharing plans, and other similar debts</td> </tr> <tr> <td colspan="3">At least one of the debtors and another</td> <td>Other. Specify</td> </tr> <tr> <td colspan="3"><b>Check if this claim is for a community debt</b></td> <td>Assigned debt</td> </tr> <tr> <td colspan="3"><b>Is the claim subject to offset?</b></td> <td></td> </tr> <tr> <td colspan="3">No</td> <td></td> </tr> <tr> <td colspan="3">Yes</td> <td></td> </tr> </table>				Greenville	SC	29603-0497	As of the date you file, the claim is: Check all that apply	City	State	ZIP Code	Contingent				Unliquidated				Disputed	<b>Who incurred the debt?</b> Check one.			Type of NONPRIORITY unsecured claim:	Debtor 1 only			Student loans	Debtor 2 only			Obligations arising out of a separation agreement or divorce that you did not report as priority claims	Debtor 1 and Debtor 2 only			Debts to pension or profit-sharing plans, and other similar debts	At least one of the debtors and another			Other. Specify	<b>Check if this claim is for a community debt</b>			Assigned debt	<b>Is the claim subject to offset?</b>				No				Yes			
Greenville	SC	29603-0497	As of the date you file, the claim is: Check all that apply																																																				
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<b>Is the claim subject to offset?</b>																																																							
No																																																							
Yes																																																							

4.71	Revco Solutions Nonpriority Creditor's Name  250 E Broad St Ste 400 Number Street	Last 4 digits of account number <u>7871</u>	\$ <u>1384.23</u>																																																				
		When was the debt incurred? <u>12/18/2014</u>																																																					
<table> <tr> <td style="width: 25%;">Columbus</td> <td style="width: 15%;">OH</td> <td style="width: 25%;">43215-3761</td> <td style="width: 35%;">As of the date you file, the claim is: Check all that apply</td> </tr> <tr> <td>City</td> <td>State</td> <td>ZIP Code</td> <td>Contingent</td> </tr> <tr> <td></td> <td></td> <td></td> <td>Unliquidated</td> </tr> <tr> <td></td> <td></td> <td></td> <td>Disputed</td> </tr> <tr> <td colspan="3"><b>Who incurred the debt?</b> Check one.</td> <td>Type of NONPRIORITY unsecured claim:</td> </tr> <tr> <td colspan="3">Debtor 1 only</td> <td>Student loans</td> </tr> <tr> <td colspan="3">Debtor 2 only</td> <td>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</td> </tr> <tr> <td colspan="3">Debtor 1 and Debtor 2 only</td> <td>Debts to pension or profit-sharing plans, and other similar debts</td> </tr> <tr> <td colspan="3">At least one of the debtors and another</td> <td>Other. Specify</td> </tr> <tr> <td colspan="3"><b>Check if this claim is for a community debt</b></td> <td>Assigned debt</td> </tr> <tr> <td colspan="3"><b>Is the claim subject to offset?</b></td> <td></td> </tr> <tr> <td colspan="3">No</td> <td></td> </tr> <tr> <td colspan="3">Yes</td> <td></td> </tr> </table>				Columbus	OH	43215-3761	As of the date you file, the claim is: Check all that apply	City	State	ZIP Code	Contingent				Unliquidated				Disputed	<b>Who incurred the debt?</b> Check one.			Type of NONPRIORITY unsecured claim:	Debtor 1 only			Student loans	Debtor 2 only			Obligations arising out of a separation agreement or divorce that you did not report as priority claims	Debtor 1 and Debtor 2 only			Debts to pension or profit-sharing plans, and other similar debts	At least one of the debtors and another			Other. Specify	<b>Check if this claim is for a community debt</b>			Assigned debt	<b>Is the claim subject to offset?</b>				No				Yes			
Columbus	OH	43215-3761	As of the date you file, the claim is: Check all that apply																																																				
City	State	ZIP Code	Contingent																																																				
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At least one of the debtors and another			Other. Specify																																																				
<b>Check if this claim is for a community debt</b>			Assigned debt																																																				
<b>Is the claim subject to offset?</b>																																																							
No																																																							
Yes																																																							

4.72	Rickart Collection Systems Inc Nonpriority Creditor's Name  PO Box 7242 Number Street	Last 4 digits of account number <u>0842</u>	\$ <u>50.00</u>
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## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4..., followed by 4.5, and so forth.

Total claim

When was the debt incurred? 8/1/2016

North Brunswick	NJ	08902
City	State	ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify  
 Assigned debt

## Check if this claim is for a community debt

## Is the claim subject to offset?

No  
 Yes

4.73	Sage Capital Recovery	Last 4 digits of account number 9865	\$ 952.65
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Nonpriority Creditor's Name

401 Minnetonka Rd

Number Street

When was the debt incurred? 5/4/2018

Hi-Nella	NJ	08033
City	State	ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify  
 Assigned debt

## Check if this claim is for a community debt

## Is the claim subject to offset?

No  
 Yes

4.74	Santander Bank NA	Last 4 digits of account number 4727	\$ 341.63
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Nonpriority Creditor's Name

824 N Market St Ste 100

Number Street

When was the debt incurred? 7/26/2018

Wilmington	DE	19801-4937
City	State	ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify  
 No

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.					Total claim
Yes					Overdrawn checking account debt
4.75	Santander Bank NA Nonpriority Creditor's Name 824 N Market St Ste 100 Number Street			Last 4 digits of account number 6199	\$ 1499.28
					When was the debt incurred? 11/27/2017
Wilmington DE 19801-4937 City State ZIP Code					As of the date you file, the claim is: Check all that apply
Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another					Contingent Unliquidated Disputed
					Type of NONPRIORITY unsecured claim:
					Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify
					Overdrawn checking account debt
4.76	Santander Bank NA Nonpriority Creditor's Name 824 N Market St Ste 100 Number Street			Last 4 digits of account number 6202	\$ 805.44
					When was the debt incurred? 12/31/2016
Wilmington DE 19801-4937 City State ZIP Code					As of the date you file, the claim is: Check all that apply
Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another					Contingent Unliquidated Disputed
					Type of NONPRIORITY unsecured claim:
					Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify
					Overdrawn checking account debt
4.77	Santander Bank NA Nonpriority Creditor's Name 824 N Market St Ste 100 Number Street			Last 4 digits of account number 7401	\$ 11251.00
					When was the debt incurred? 10/3/2015
Wilmington DE 19801-4937 City State ZIP Code					As of the date you file, the claim is: Check all that apply
Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another					Contingent Unliquidated Disputed
					Type of NONPRIORITY unsecured claim:
					Student loans

Debtor 1 Terri Lei Beiderman  
 First Name Middle Name Last Name Case number (if known)

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4..., followed by 4.5, and so forth.				Total claim
<p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No _____ Yes _____</p>				
<p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims            Debts to pension or profit-sharing plans, and other similar debts            Other. Specify _____</p>				
<p><b>4.78 Santander Bank NA</b></p> <p>Nonpriority Creditor's Name 824 N Market St Ste 100 Number Street</p> <p>When was the debt incurred? 10/3/2015</p>				
<p><b>Wilmington DE 19801-4937</b></p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another</p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No _____ Yes _____</p>				<p><b>Last 4 digits of account number 9751</b></p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent Unliquidated Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans            Obligations arising out of a separation agreement or divorce that you did not report as priority claims            Debts to pension or profit-sharing plans, and other similar debts            Other. Specify _____</p> <p>Line of credit debt</p>
<p><b>4.79 SIMM Associates Inc</b></p> <p>Nonpriority Creditor's Name 800 Pencader Dr Number Street</p> <p>When was the debt incurred? 8/4/2018</p>				
<p><b>Newark DE 19702</b></p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another</p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No _____ Yes _____</p>				<p><b>Last 4 digits of account number 9163</b></p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent Unliquidated Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans            Obligations arising out of a separation agreement or divorce that you did not report as priority claims            Debts to pension or profit-sharing plans, and other similar debts            Other. Specify _____</p> <p>Assigned debt</p>
<p><b>4.80 Suburban Disposal Inc</b></p> <p>Nonpriority Creditor's Name 22 Turner Dr Number Street</p> <p>When was the debt incurred? 8/18/2017</p>				
<p><b>Spencerport NY 14559</b></p> <p>City State ZIP Code</p> <p><b>Who incurred the debt?</b> Check one.</p>				<p><b>Last 4 digits of account number 6035</b></p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent</p>

Debtor 1 Terri Lei Beiderman  
 First Name Middle Name Last Name Case number (if known) \_\_\_\_\_

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4..., followed by 4.5, and so forth.

Total claim

Debtor 1 only	Unliquidated
Debtor 2 only	Disputed
Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:
At least one of the debtors and another	Student loans
<b>Check if this claim is for a community debt</b>	Obligations arising out of a separation agreement or divorce that you did not report as priority claims
<b>Is the claim subject to offset?</b>	Debts to pension or profit-sharing plans, and other similar debts
No	Other. Specify
Yes	Utility service debt

4.81	Synchrony Bank Nonpriority Creditor's Name PO Box 965065 Number Street	Last 4 digits of account number 4578	\$ 334.00
<p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another</p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No Yes</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify</p>			
<p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p>Contingent Unliquidated Disputed</p>			
<p><b>4.82</b></p> <p>Synchrony Bank Nonpriority Creditor's Name PO Box 965065 Number Street</p> <p>Last 4 digits of account number 4206</p> <p>When was the debt incurred? 6/10/2016</p> <p><b>Who incurred the debt?</b> Check one.</p> <p>Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another</p> <p><b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p>No Yes</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p>Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify</p>			
<p>Credit card debt</p>			
<p><b>4.83</b></p> <p>Synchrony Bank Nonpriority Creditor's Name PO Box 965065 Number Street</p> <p>Last 4 digits of account number 1918</p> <p>\$ 713.68</p>			

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4..., followed by 4.5, and so forth.

Total claim \_\_\_\_\_

When was the debt incurred? 1/11/2015

Orlando	FL	32896-5065
City	State	ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

## Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

## Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify \_\_\_\_\_  
Credit card debt

## Check if this claim is for a community debt

## Is the claim subject to offset?

No  
Yes

4.84	Synchrony Bank	Last 4 digits of account number	1853	\$ 2387.23
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Nonpriority Creditor's Name

PO Box 965065

Number Street

When was the debt incurred? 9/24/2015

Orlando	FL	32896-5065
City	State	ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

## Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

## Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify \_\_\_\_\_  
Credit card debt

## Check if this claim is for a community debt

## Is the claim subject to offset?

No  
Yes

4.85	Synchrony Bank	Last 4 digits of account number	9163	\$ 2304.70
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Nonpriority Creditor's Name

PO Box 965065

Number Street

When was the debt incurred? 5/28/2018

Orlando	FL	32896-5065
City	State	ZIP Code

As of the date you file, the claim is: Check all that apply

Contingent  
Unliquidated  
Disputed

## Who incurred the debt? Check one.

Debtor 1 only  
Debtor 2 only  
Debtor 1 and Debtor 2 only  
At least one of the debtors and another

## Type of NONPRIORITY unsecured claim:

Student loans  
Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
Debts to pension or profit-sharing plans, and other similar debts  
Other. Specify \_\_\_\_\_  
Credit card debt

## Check if this claim is for a community debt

## Is the claim subject to offset?

No

Debtor 1 Terri Lei Beiderman  
 First Name Middle Name Last Name Case number (if known) \_\_\_\_\_

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.				Total claim
	Yes	Credit card debt _____		
4.86	Synchrony Bank Nonpriority Creditor's Name PO Box 965065 Number Street		Last 4 digits of account number 0923	\$ 4018.62
	Orlando FL 32896-5065 City State ZIP Code	As of the date you file, the claim is: Check all that apply  <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
	<b>Who incurred the debt?</b> Check one.  <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another	<b>Type of NONPRIORITY unsecured claim:</b>  <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____		
	<b>Check if this claim is for a community debt</b>			
	<b>Is the claim subject to offset?</b>  <input type="checkbox"/> No <input type="checkbox"/> Yes	Credit card debt _____		
4.87	Synchrony Bank Nonpriority Creditor's Name PO Box 965065 Number Street		Last 4 digits of account number 9765	\$ 4306.00
	Orlando FL 32896-5065 City State ZIP Code	As of the date you file, the claim is: Check all that apply  <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
	<b>Who incurred the debt?</b> Check one.  <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another	<b>Type of NONPRIORITY unsecured claim:</b>  <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____		
	<b>Check if this claim is for a community debt</b>			
	<b>Is the claim subject to offset?</b>  <input type="checkbox"/> No <input type="checkbox"/> Yes	Credit card debt _____		
4.88	Synchrony Bank Nonpriority Creditor's Name PO Box 965065 Number Street		Last 4 digits of account number 4974	\$ 932.33
	Orlando FL 32896-5065 City State ZIP Code	As of the date you file, the claim is: Check all that apply  <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
	<b>Who incurred the debt?</b> Check one.  <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another	<b>Type of NONPRIORITY unsecured claim:</b>  <input type="checkbox"/> Student loans		



Debtor 1 Terri Lei Beiderman  
 First Name Middle Name Last Name Case number (if known) \_\_\_\_\_

## Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4..., followed by 4.5, and so forth.

Total claim \_\_\_\_\_

Debtor 1 only

Unliquidated

Debtor 2 only

Disputed

Debtor 1 and Debtor 2 only

## Type of NONPRIORITY unsecured claim:

At least one of the debtors and another

Student loans

## Check if this claim is for a community debt

Obligations arising out of a separation agreement or divorce  
that you did not report as priority claims

## Is the claim subject to offset?

Debts to pension or profit-sharing plans, and other similar debts

No

Other. Specify

Yes

Assigned debt \_\_\_\_\_

4.92

TrueAccord

Last 4 digits of account number 6707

\$ 10038.16

Nonpriority Creditor's Name

16011 College Blvd Ste 130

When was the debt incurred? 10/25/2022

Number Street

Lenexa

KS

66219

## As of the date you file, the claim is: Check all that apply

City

State

ZIP Code

Contingent

Unliquidated

Disputed

## Who incurred the debt? Check one.

## Type of NONPRIORITY unsecured claim:

Debtor 1 only

Student loans

Debtor 2 only

Obligations arising out of a separation agreement or divorce  
that you did not report as priority claims

Debtor 1 and Debtor 2 only

Debts to pension or profit-sharing plans, and other similar debts

At least one of the debtors and another

Other. Specify

## Check if this claim is for a community debt

Assigned debt \_\_\_\_\_

## Is the claim subject to offset?

No

Yes

Debtor 1 Terri Lei Beideman Document Page 66 of 114 Case number (if known) \_\_\_\_\_

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

The Law Offices of Frederic I Weinberg & Associates PC

**On which entry in Part 1 or Part 2 did you list the original creditor?**

1200 Laurel Oak Rd Ste 104  
Number Street

Line 4.5 of (Check one): Part 1: Creditors with Priority Unsecured Claims  
Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 0184

**Pressler Felt & Warshaw LLP**  
Name

**On which entry in Part 1 or Part 2 did you list the original creditor?**

7 Entin Rd

Parsippany NJ 07054-5020

Last 4 digits of account number 1100

Capital One Bank NA

**On which entry in Part 1 or Part 2 did you list the original creditor?**

PO Box 30285  
Northgate Street

**Salt Lake City**      **UT**      **84130**  
**City**      **State**      **ZIP Code**

Last 4 digits of account number 3007

## Part 4: Add the Amounts for Each Type of Unsecured Claim

**6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.**  
**Add the amounts for each type of unsecured claim.**

Total claims from Part 1

6a. Domestic support obligations

6a. \$ \_\_\_\_\_

6b. Taxes and certain other debts you owe the government

6b. \$ \_\_\_\_\_

6c. Claims for death or personal injury while you were intoxicated

6c. \$ \_\_\_\_\_

6d. Other. Add all other priority unsecured claims.  
Write that amount here.

6d. + \$ \_\_\_\_\_

6e. Total. Add lines 6a through 6d.

6e. \$ \_\_\_\_\_

Total claims from Part 2

6f. Student loans

6f. \$ 0.00

6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims

6g. \$ 0.00

6h. Debts to pension or profit-sharing plans, and other similar debts

6h. \$ 0.00

6i. Other. Add all other nonpriority unsecured claims.  
Write that amount here.

6i. + \$ 386139.92

6j. Total. Add lines 6f through 6i.

6j. \$ 386139.92

## Total claim

Fill in this information to identify your case:

Debtor 1	Terri	Lei	Beideman
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>District of New Jersey</u>			
Case number (If known) _____			Check if this is an amended filing

Official Form 106G

## Schedule G: Executory Contracts and Unexpired Leases 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

**1. Do you have any executory contracts or unexpired leases?**

No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

**2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.**

Person or company with whom you have the contract or lease	State what the contract or lease is for
<input type="text"/>	
Name	
Number Street	
City	State ZIP Code

**Fill in this information to identify your case:**

Debtor 1	Terri	Lei	Beideman
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>District of New Jersey</u>			
Case number (If known) _____			

Check if this is an amended filing

## Official Form 106H

### Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

No  
Yes

2. **Within the last 8 years, have you lived in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.

Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

No

Yes. In which community state or territory did you live? \_\_\_\_\_ . Fill in the name and current address of that person.

Name of your spouse, former spouse, or legal equivalent

Number Street

City State ZIP Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

	<b>Column 1: Your codebtor</b>	<b>Column 2: The creditor to whom you owe the debt</b>
3.1	Benjamin Beideman Name 215 Nantucket Rd Number Street	Check all schedules that apply:  Schedule D, line _____ Schedule E/F, line 4.29 Schedule G, line _____
	Forked River City	NJ 08731-5105 State ZIP Code
3.2	Vast Array Corporation Name 215 Nantucket Rd Number Street	Schedule D, line _____ Schedule E/F, line 4.1 Schedule G, line _____
	Forked River City	NJ 08731-5105 State ZIP Code

First Name Middle Name Last Name

## Additional Page to List More Codebtors

<b>Column 1: Your codebtor</b>			<b>Column 2: The creditor to whom you owe the debt</b>
			Check all schedules that apply:
3.3	Vast Array Corporation Name  Number Street  City      State      ZIP Code		Schedule D, line _____ Schedule E/F, line 4.2 Schedule G, line _____
3.4	Vast Array Corporation Name  Number Street  City      State      ZIP Code		Schedule D, line _____ Schedule E/F, line 4.4 Schedule G, line _____
3.5	Vast Array Corporation Name  Number Street  City      State      ZIP Code		Schedule D, line _____ Schedule E/F, line 4.7 Schedule G, line _____
3.6	Vast Array Corporation Name  Number Street  City      State      ZIP Code		Schedule D, line _____ Schedule E/F, line 4.9 Schedule G, line _____
3.7	Vast Array Corporation Name  Number Street  City      State      ZIP Code		Schedule D, line _____ Schedule E/F, line 4.18 Schedule G, line _____
3.8	Vast Array Corporation Name  Number Street  City      State      ZIP Code		Schedule D, line _____ Schedule E/F, line 4.21 Schedule G, line _____

## Additional Page to List More Codebtors

<b>Column 1: Your codebtor</b>			<b>Column 2: The creditor to whom you owe the debt</b>
			Check all schedules that apply:
3.9	Vast Array Corporation Name  Number Street  City      State      ZIP Code		Schedule D, line _____ Schedule E/F, line <u>4.23</u> Schedule G, line _____
3.10	Vast Array Corporation Name  Number Street  City      State      ZIP Code		Schedule D, line _____ Schedule E/F, line <u>4.24</u> Schedule G, line _____
3.11	Vast Array Corporation Name  Number Street  City      State      ZIP Code		Schedule D, line _____ Schedule E/F, line <u>4.27</u> Schedule G, line _____
3.12	Vast Array Corporation Name  Number Street  City      State      ZIP Code		Schedule D, line _____ Schedule E/F, line <u>4.28</u> Schedule G, line _____
3.13	Vast Array Corporation Name  Number Street  City      State      ZIP Code		Schedule D, line _____ Schedule E/F, line <u>4.38</u> Schedule G, line _____
3.14	Vast Array Corporation Name  Number Street  City      State      ZIP Code		Schedule D, line _____ Schedule E/F, line <u>4.40</u> Schedule G, line _____

## Additional Page to List More Codebtors

<b>Column 1: Your codebtor</b>			<b>Column 2: The creditor to whom you owe the debt</b>
Check all schedules that apply:			
3.15	Vast Array Corporation Name  Number Street  City      State      ZIP Code	Schedule D, line _____  Schedule E/F, line 4.41  Schedule G, line _____	
3.16	Vast Array Corporation Name  Number Street  City      State      ZIP Code	Schedule D, line _____  Schedule E/F, line 4.42  Schedule G, line _____	
3.17	Vast Array Corporation Name  Number Street  City      State      ZIP Code	Schedule D, line _____  Schedule E/F, line 4.43  Schedule G, line _____	
3.18	Vast Array Corporation Name  Number Street  City      State      ZIP Code	Schedule D, line _____  Schedule E/F, line 4.50  Schedule G, line _____	
3.19	Vast Array Corporation Name  Number Street  City      State      ZIP Code	Schedule D, line _____  Schedule E/F, line 4.57  Schedule G, line _____	
3.20	Vast Array Corporation Name  Number Street  City      State      ZIP Code	Schedule D, line _____  Schedule E/F, line 4.58  Schedule G, line _____	

## Additional Page to List More Codebtors

	<b>Column 1: Your codebtor</b>	<b>Column 2: The creditor to whom you owe the debt</b>
	Check all schedules that apply:	
3.21	Vast Array Corporation Name  Number Street  City State ZIP Code	Schedule D, line _____  Schedule E/F, line 4.67  Schedule G, line _____
3.22	Vast Array Corporation Name  Number Street  City State ZIP Code	Schedule D, line _____  Schedule E/F, line 4.73  Schedule G, line _____
3.23	Vast Array Corporation Name  Number Street  City State ZIP Code	Schedule D, line _____  Schedule E/F, line 4.75  Schedule G, line _____
3.24	Vast Array Corporation Name  Number Street  City State ZIP Code	Schedule D, line _____  Schedule E/F, line 4.76  Schedule G, line _____
3.25	Vast Array Corporation Name  Number Street  City State ZIP Code	Schedule D, line _____  Schedule E/F, line 4.79  Schedule G, line _____
3.26	Vast Array Corporation Name  Number Street  City State ZIP Code	Schedule D, line _____  Schedule E/F, line 4.80  Schedule G, line _____

## Additional Page to List More Codebtors

<b>Column 1: Your codebtor</b>			<b>Column 2: The creditor to whom you owe the debt</b>
			Check all schedules that apply:
3.27	Vast Array Corporation Name  Number Street  City      State      ZIP Code		Schedule D, line _____ Schedule E/F, line <u>4.82</u> Schedule G, line _____
3.28	Vast Array Corporation Name  Number Street  City      State      ZIP Code		Schedule D, line _____ Schedule E/F, line <u>4.85</u> Schedule G, line _____
3.29	Vast Array Corporation Name  Number Street  City      State      ZIP Code		Schedule D, line _____ Schedule E/F, line <u>4.86</u> Schedule G, line _____
3.30	Vast Array Corporation Name  Number Street  City      State      ZIP Code		Schedule D, line _____ Schedule E/F, line <u>4.88</u> Schedule G, line _____
3.31	Vast Array Corporation Name  Number Street  City      State      ZIP Code		Schedule D, line _____ Schedule E/F, line <u>4.89</u> Schedule G, line _____
3.32	Vast Array Corporation Name  Number Street  City      State      ZIP Code		Schedule D, line _____ Schedule E/F, line <u>4.90</u> Schedule G, line _____

Fill in this information to identify your case:

Debtor 1	Terri	Lei	Beideman
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: District of New Jersey			
Case number (If known) _____			

Check if this is:

An amended filing

A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

## Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Describe Employment

1. Fill in your employment information.	Debtor 1	Debtor 2 or non-filing spouse			
If you have more than one job, attach a separate page with information about additional employers.	Employment Status	Employed Not employed	Employed Not employed		
Include part-time, seasonal, or self-employed work.	Occupation	_____			
Occupation may include student or homemaker, if it applies	Employer's name	_____			
	Employer's address	Number Street	Number Street		
		_____	_____		
		City	State Zip Code	City	State Zip Code
		How long employed there?			

**Part 2: Give Details About Monthly Income**

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ _____	\$ _____
3. Estimate and list monthly overtime pay.	3. + \$ _____	+ \$ _____
4. Calculate gross income. Add line 2 + line 3.	4. \$ _____	\$ _____
Copy line 4 here .....	→ 4. \$ _____	\$ _____
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ _____	\$ _____
5b. Mandatory contributions for retirement plans	5b. \$ _____	\$ _____
5c. Voluntary contributions for retirement plans	5c. \$ _____	\$ _____
5d. Required repayments of retirement fund loans	5d. \$ _____	\$ _____
5e. Insurance	5e. \$ _____	\$ _____
5f. Domestic support obligations	5f. \$ _____	\$ _____
5g. Union dues	5g. \$ _____	\$ _____
5h. Other deductions. Specify: _____	5h. + \$ _____	+ \$ _____
	5h. + \$ _____	+ \$ _____
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ _____	\$ _____
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ _____	\$ _____
8. List all other income regularly received:		
8a. Net income from rental property and from operating business, profession, or farm	8a. \$ 0.00	\$ _____
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.		
8b. Interest and dividends	8b. \$ 0.00	\$ _____
8c. Family support payment that you, a non-filing spouse, or a dependent regularly receive	8c. \$ 0.00	\$ _____
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		
8d. Unemployment compensation	8d. \$ 3484.00	\$ _____

Debtor 1 Terri Lei Beiderman Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

	For Debtor 1	For Debtor 2 or non-filing spouse
<b>8e. Social Security</b>	8e. \$ <u>1597.00</u>	\$ _____
<b>8f. Other government assistance that you regularly receive</b> <small>Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.</small>		
Specify: Lifeline, Affordable Connectivity Program, and 50% share of Universal Service Fund and Low Income Home Energy Assistance Program	8f. \$ <u>88.43</u>	\$ _____
	8f. \$ _____	\$ _____
<b>8g. Pension or retirement income</b>	8g. \$ <u>0.00</u>	\$ _____
<b>8h. Other monthly income.</b> Specify:	8h. + \$ <u>0.00</u>	+ \$ _____
	8h. + \$ _____	+ \$ _____
<b>9. Add all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ <u>5169.43</u>	\$ _____
<b>10. Calculate monthly income. Add line 7 + line 9.</b> <small>Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.</small>	10. \$ <u>5169.43</u>	+ \$ _____ = \$ <u>5169.43</u>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> <small>Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.</small>		
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.		
Specify:	11. + \$ <u>0.00</u>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. <small>Write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i>, if it applies</small>		
	12. \$ <u>5169.43</u>	
	<b>Combined monthly income</b>	
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
No.		
Yes. Explain:	Unemployment compensation will be exhausted in January 2023, unless I find employment sooner. Social Security will increase by 8.7% beginning with the payment made for January 2023. I expect to receive an income tax refund, which I have exempted on Schedule C.	

Fill in this information to identify your case:

Debtor 1	Terri	Lei	Beideman
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: District of New Jersey			
Case number (If known) _____			

Check if this is:

An amended filing

A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

**Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.**

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.

Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?	No	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not list Debtor 1 and Debtor 2.	Yes. Fill out this information for each dependent .....	_____	_____	No Yes
Do not state the dependents' names.	_____	_____	_____	No Yes
	_____	_____	_____	No Yes
	_____	_____	_____	No Yes
	_____	_____	_____	No Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

No

Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses	
4.	\$ 1344.99

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

		<b>Your expenses</b>
4c.	Home maintenance, repair, and upkeep expenses	4c. \$ _____ 0.00
4d.	Homeowner's association or condominium dues	4d. \$ _____ 0.00
5.	<b>Additional mortgage payments for your residence</b> , such as home equity loans	5. \$ _____ 0.00
<b>6. Utilities:</b>		
6a.	Electricity, heat, natural gas	6a. \$ _____ 100.00
6b.	Water, sewer, garbage collection	6b. \$ _____ 60.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. \$ _____ 35.00
6d.	Other Specify: _____	6d. \$ _____ 0.00
7.	<b>Food and housekeeping supplies</b>	7. \$ _____ 400.00
8.	<b>Childcare and children's education costs</b>	8. \$ _____ 0.00
9.	<b>Clothing, laundry, and dry cleaning</b>	9. \$ _____ 50.00
10.	<b>Personal care products and services</b>	10. \$ _____ 70.00
11.	<b>Medical and dental expenses</b>	11. \$ _____ 62.50
12.	<b>Transportation</b> . Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ _____ 65.00
13.	<b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ _____ 30.00
14.	<b>Charitable contributions and religious donations</b>	14. \$ _____ 50.00
15.	<b>Insurance</b> . Do not include insurance deducted from your pay or included in lines 4 or 20	
15a.	Life insurance	15a. \$ _____ 306.00
15b.	Health insurance	15b. \$ _____ 0.00
15c.	Vehicle insurance	15c. \$ _____ 45.00
15d.	Other. Specify: _____	15d. \$ _____ 0.00
16.	<b>Taxes</b> . Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ _____ 0.00
17.	<b>Installment or lease payments:</b>	
17a.	Car payments for Vehicle 1	17a. \$ _____ 471.00
17b.	Car payments for Vehicle 2	17b. \$ _____ 0.00
17c.	Other. Specify: _____	17c. \$ _____
17d.	Other. Specify: _____	17d. \$ _____
18.	<b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$ _____ 0.00
19.	<b>Other payments you make to support others who do not live with you.</b>	

**Your expenses**

Specify: _____	19. \$ _____ 0.00
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	
20a. Mortgages on other property	20a. \$ _____ 0.00
20b. Real estate taxes	20b. \$ _____ 0.00
20c. Property, homeowner's, or renter's insurance	20c. \$ _____ 0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$ _____ 0.00
20e. Homeowner's association or condominium dues	20e. \$ _____ 0.00
21. Other. Specify: _____	21. +\$ _____ 0.00
<b>22. Calculate your monthly expenses.</b>	
22a. Add lines 4 through 21.	22a. \$ _____ 3089.49
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	22b. \$ _____
22c. Add line 22a and 22b. The result is your monthly expenses.	22c. \$ _____ 3089.49
<b>23. Calculate your monthly net income.</b>	
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ _____ 5169.43
23b. Copy your monthly expenses from line 22c above.	23b. -\$ _____ 3089.49
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$ _____ 2079.94
<b>24. Do you expect an increase or decrease in your expenses within the year after you file this form?</b>	
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
No.	
Yes. Explain here:	Inflation is increasing costs across the board. Based on information from financial experts, I expect this to continue for some time.

Fill in this information to identify your case:

Debtor 1	Terri	Lei	Beideman
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: District of New Jersey			
Case number (if known)			

Check one box only as directed in this form and in Form 122A-1Supp:

1. There is no presumption of abuse.
2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
3. The Means Test does not apply now because of qualified military service but it could apply later.

Check if this is an amended filing

## Official Form 122A-1

### Chapter 7 Statement of Your Current Monthly Income

12/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

**Part 1: Calculate Your Current Monthly Income**

**1. What is your marital and filing status?** Check one only.

**Not married.** Fill out Column A, lines 2-11.

**Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.

**Married and your spouse is NOT filing with you. You and your spouse are:**

**Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.

**Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

**Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case.** 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
<b>2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).</b>	\$ 0.00	\$ _____
<b>3. Alimony and maintenance payments.</b> Do not include payments from a spouse if Column B is filled in.	\$ 0.00	\$ _____
<b>4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.</b> Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ 0.00	\$ _____
<b>5. Net income from operating a business, profession, or farm</b>	<b>Debtor 1      Debtor 2</b>	
Gross receipts (before all deductions)	\$ 0.00	\$ _____
Ordinary and necessary operating expenses	-\$ 0.00	-\$ _____
Net monthly income from a business, profession, or farm	\$ 0.00	\$ 0.00
	<i>Copy here →</i>	\$ 0.00
<b>6. Net income from rental and other real property</b>	<b>Debtor 1      Debtor 2</b>	
Gross receipts (before all deductions)	\$ 0.00	\$ _____
Ordinary and necessary operating expenses	-\$ 0.00	-\$ _____
Net monthly income from rental or other real property	\$ 0.00	\$ 0.00
	<i>Copy here →</i>	\$ 0.00

Debtor 1 Terri Lei Beideman  
 First Name Middle Name Last Name Case number (if known)

	<b>Column A Debtor 1</b>	<b>Column B Debtor 2 or non-filing spouse</b>	
<b>7. Interest, dividends, and royalties</b>	\$ 0.00	\$ _____	
<b>8. Unemployment compensation</b>	\$ 2903.33	\$ _____	
Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: ..... ↓			
For you .....	\$ 0.00		
For your spouse .....	\$ _____		
<b>9. Pension or retirement income.</b> Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.	\$ 0.00	\$ _____	
<b>10. Income from all other sources not listed above.</b> Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.	<hr style="width: 100px; margin-bottom: 5px;"/> <hr style="width: 100px; margin-bottom: 5px;"/> <span style="margin-right: 20px;">\$ _____</span> <span>\$ _____</span>		
<b>Total amounts from separate pages, if any.</b>	+ \$ 0.00	+ \$ _____	
<b>11. Calculate your total current monthly income.</b> Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	\$ 2903.33	+ \$ _____	= \$ 2903.33
	Total current monthly income		
<b>Part 2: Determine Whether the Means Test Applies to You</b>			
<b>12. Calculate your current monthly income for the year.</b> Follow these steps:			
12a. Copy your total current monthly income from line 11.....	Copy line 11 here →		\$ 2903.33
Multiply by 12 (the number of months in a year).	x 12		
12b. The result is your annual income for this part of the form.	12b.		\$ 34839.96
<b>13. Calculate the median family income that applies to you.</b> Follow these steps:			
Fill in the state in which you live.	NJ		
Fill in the number of people in your household.	1		
Fill in the median family income for your state and size of household.	13.		\$ 77681.00
To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.			

**14. How do the lines compare?**

14a. Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.*  
Go to Part 3. Do NOT fill out or file Official Form 122A-2.

14b. Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.*  
Go to Part 3 and fill out Form 122A-2.

**Part 3: Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

**X**

Signature of Debtor 1

**X**

Signature of Debtor 2

Date 12/12/2022

MM / DD / YYYY

Date

MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

Fill in this information to identify your case:

Debtor 1	Terri	Lei	Beideman
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>District of New Jersey</u>			
Case number (If known) _____			

Check if this is an amended filing

## Official Form 122A—1Supp

### Statement of Exemption from Presumption of Abuse Under § 707(b)(2) 12/15

File this supplement together with Chapter 7 Statement of Your Current Monthly Income (Official Form 122A-1), if you believe that you are exempted from a presumption of abuse. Be as complete and accurate as possible. If two married people are filing together, and any of the exclusions in this statement applies to only one of you, the other person should complete a separate Form 122A-1 if you believe that this is required by 11 U.S.C. § 707(b)(2)(C).

Part 1: Identify the Kind of Debts You Have

1. **Are your debts primarily consumer debts?** Consumer debts are defined in 11 U.S.C. § 101(8) as “incurred by an individual primarily for a personal, family, or household purpose.” Make sure that your answer is consistent with the answer you gave at line 16 of the *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101).

No. Go to Form 122A-1; on the top of page 1 of that form, check box 1, There is no presumption of abuse, and sign Part 3. Then submit this supplement with the signed Form 122A-1.

Yes. Go to Part 2.

Part 2: Determine Whether Military Service Provisions Apply to You

2. **Are you a disabled veteran** (as defined in 38 U.S.C. § 3741(1))?

No. Go to line 3.

Yes. Did you incur debts mostly while you were on active duty or while you were performing a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).

No. Go to line 3.

Yes. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.

3. **Are you or have you been a Reservist or member of the National Guard?**

No. Complete Form 122A-1. Do not submit this supplement.

Yes. Were you called to active duty or did you perform a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).

No. Complete Form 122A-1. Do not submit this supplement.

Yes. Check any one of the following categories that applies:

**I was called to active duty after September 11, 2001**, for at least 90 days and remain on active duty.

**I was called to active duty after September 11, 2001**, for at least 90 days and was released from active duty on \_\_\_\_\_, which is fewer than 540 days before I file this bankruptcy case.

**I am performing a homeland defense activity for at least 90 days.**

**I performed a homeland defense activity for at least 90 days**, ending on \_\_\_\_\_, which is fewer than 540 days before I file this bankruptcy case.

If you checked one of the categories to the left, go to Form 122A-1. On the top of page 1 of Form 122A-1, check box 3, The Means Test does not apply now, and sign Part 3. Then submit this supplement with the signed Form 122A-1. You are not required to fill out the rest of Official Form 122A-1 during the exclusion period. The exclusion period means the time you are on active duty or are performing a homeland defense activity, and for 540 days afterward. 11 U.S.C. § 707(b)(2)(D)(ii).

If your exclusion period ends before your case is closed, you may have to file an amended form later.

Fill in this information to identify your case:

Debtor 1	Terri	Lei	Beideman
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>District of New Jersey</u>			
Case number (If known) _____			

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

Married

Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

No

Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
Number Street	From _____ To _____	Same as Debtor 1	Same as Debtor 1
City State ZIP Code	Number Street	From _____ To _____	From _____ To _____
Number Street	From _____ To _____	Same as Debtor 1	Same as Debtor 1
City State ZIP Code	Number Street	From _____ To _____	From _____ To _____
Number Street	From _____ To _____	Same as Debtor 1	Same as Debtor 1
City State ZIP Code	Number Street	From _____ To _____	From _____ To _____

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No

Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

## Part 2: Explain the Sources of Your Income

## 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No

Yes. Fill in the details.

Debtor 1:		Debtor 2:	
Source of Income Check all that apply.	Gross income (before deductions and exclusions)	Source of Income Check all that apply.	Gross income (before deductions and exclusions)
<b>From January 1 of current year until the date you filed for bankruptcy:</b>  (January 1 to December 31, <u>2021</u> ) YYYY	Wages, commissions, bonuses, tips  Operating Business	\$ 20769.30	Wages, commissions, bonuses, tips  Operating Business
<b>For last calendar year:</b>  (January 1 to December 31, <u>2020</u> ) YYYY	Wages, commissions, bonuses, tips  Operating Business	\$ 17107.00	Wages, commissions, bonuses, tips  Operating Business
<b>For last calendar year before that:</b>  (January 1 to December 31, <u>2020</u> ) YYYY	Wages, commissions, bonuses, tips  Operating Business	\$ 5780.00	Wages, commissions, bonuses, tips  Operating Business

## 5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No

Yes. Fill in the details.

Debtor 1:		Debtor 2:	
Source of Income Describe below.	Gross income from each source (before deductions and exclusions)	Source of Income Describe below.	Gross income from each source (before deductions and exclusions)
<b>From January 1 of current year until the date you filed for bankruptcy:</b>  (January 1 to December 31, <u>2021</u> ) YYYY	Social Security  Unemployment compensation  \$	\$ 15970.00 \$ 13936.00 \$	\$ \$ \$
<b>For last calendar year:</b>  (January 1 to December 31, <u>2021</u> ) YYYY	Social Security  Unemployment compensation  \$	\$ 20022.00 \$ 13206.00 \$	\$ \$ \$
<b>For the calendar year before that:</b>  (January 1 to December 31, <u>2020</u> ) YYYY	Social Security	\$ 19771.00	\$

	Unemployment <u>compensation</u>	\$ 19819.00	\$ _____
		\$ _____	\$ _____
		_____	_____

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575\* or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$7,575\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

**Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
Specialized Loan Servicing LLC Creditor's Name	10/01/2022 11/01/2022	\$ 4034.96	\$ 237253.21	Mortgage Car
6200 S Quebec St Ste 300 Number Street	12/01/2022			Credit Card Loan Repayment
Greenwood Village CO 80111 City State ZIP Code				Suppliers or vendors Other

**7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

No.

Yes. List all payments to an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name		\$	\$	
Number Street				
City State ZIP Code				

**8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

No.

Yes. List all payments that benefited an insider

Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name	\$ _____	\$ _____	
Number Street			
City	State ZIP Code		

First Name Middle Name Last Name

**Part 4: Identify Legal Actions, Repossessions, and Foreclosures****9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

No

Yes. Fill in the details.

		Nature of the case	Court or agency	Status of the case
Case title	Barclays Bank Delaware vs. Terri Beideman	Lawsuit to collect nonpriority unsecured debt. (Debt listed in Schedule E/F, item 4.5.)	Superior Court of New Jersey / Ocean Vicinage Court Name 118 Washington St Number Street	Pending On appeal Concluded
Case number	DC-010922-19		Toms River NJ 08754 City State ZIP Code	
Case title	Midland Credit Management vs. Terri L Beideman	Lawsuit to collect nonpriority unsecured debt. (Debt listed in Schedule E/F, item 4.48.)	Superior Court of New Jersey / Ocean Vicinage Court Name 118 Washington St Number Street	Pending On appeal Concluded
Case number	DC-006214-20		Toms River NJ 08754 City State ZIP Code	
Case title	Discover Bank vs Terri L Beideman	Lawsuit to collect nonpriority unsecured debt. (Debt listed in Schedule E/F, item 4.32.)	Superior Court of New Jersey / Ocean Vicinage Court Name 118 Washington St Number Street	Pending On appeal Concluded
Case number	DC-000053-21		Toms River NJ 08754 City State ZIP Code	
Case title	Specialized Loan Servicing LLC vs. Terri L Beideman et al	Foreclosure dismissed in 07/2021, Motion to Reinstate was withdrawn in 07/2022 due to executed mortgage modification. (Asset listed in Schedule A/B, item 1.1.)	Superior Court of New Jersey / Ocean Vicinage Court Name 118 Washington St Number Street	Pending On appeal Concluded
Case number	F-020070-18		Toms River NJ 08754 City State ZIP Code	

**10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**  
 Check all that apply and fill in the details below.

No. Go to line 11.

Yes. Fill in the information below.

	Describe the property	Date	Value of the property
Discover Bank Creditor's Name	Writ of execution levied against TD Bank account with segregated Social Security funds. \$52.25 was placed on hold and later released by creditor.	10/04/2022	\$ 52.25
6500 New Albany Rd E Number Street	<b>Explain what happened</b>		
New Albany City	Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied.	OH 43054 State ZIP Code	

**11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

No

Yes. Fill in the details.

	Describe the action the creditor took	Date action was taken	Amount
Creditor's Name			\$ _____
Number Street			
City State ZIP Code	Last 4 digits of account number: XXXX- _____		

**12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

No

Yes

#### Part 5: List Certain Gifts and Contributions

**13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?**

No

Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift			

Debtor 1 Terri Lei Beiderman Document Page 92 of 114 Case number (if known) \_\_\_\_\_

Number Street		\$ _____
_____		
City	State ZIP Code	
Person's relationship to you _____		

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No

Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
Charity's Name  <hr/>			\$ <hr/>
Number Street  <hr/> <hr/>			
City <span style="float: right;">State ZIP Code</span>			

## Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No

Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss  Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	Value of property lost
			\$ _____

**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No

Yes. Fill in the details.

Debtor 1 Terri Lei Beiderman  
 First Name Middle Name Last Name Case number (if known) \_\_\_\_\_

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
001 Debtorcc, Inc. Person Who Was Paid  378 Summit Ave Number Street  Jersey City NJ 07306 City State ZIP Code  <a href="https://www.debtorcc.org">https://www.debtorcc.org</a> Email or website address  Person Who Made the Payment, if Not You	Pre-petition credit counselling services.	11/13/2022	\$ 19.95

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  
 Do not include any payment or transfer that you listed on line 16.

No

Yes. Fill in the details.

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid  Number Street  City State ZIP Code			\$ _____

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?  
 Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).  
 Do not include gifts and transfers that you have already listed on this statement.

No

Yes. Fill in the details.

	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person Who Received Transfer  Number Street  City State ZIP Code			

Person's relationship to you \_\_\_\_\_

**19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)**

No

Yes. Fill in the details.

Description and value of the property transferred	Date transfer was made
Name of trust _____	_____

**Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

**20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?**

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No

Yes. Fill in the details.

Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Name of Financial Institution _____	XXXX- _____	Checking _____ Savings _____ Money market _____ Brokerage _____ Other _____	\$ _____
Number Street _____			
City _____ State _____ ZIP Code _____			

**21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?**

No

Yes. Fill in the details.

Who else had access to it?	Describe the contents	Do you still have it?
----------------------------	-----------------------	-----------------------

Name of Financial Institution	Name	No Yes
Number Street	Number Street	
City	State ZIP Code	City State ZIP Code

**22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?**

No

Yes. Fill in the details.

Who else has or had access to it?	Describe the contents	Do you still have it?
Name of Storage Facility	Name	No Yes
Number Street	Number Street	
City	State ZIP Code	City State ZIP Code

**Part 9: Identify Property You Hold or Control for Someone Else**

**23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.**

No

Yes. Fill in the details.

Where is the property?	Describe the property	Value
Owner's Name		\$ _____
Number Street	Number Street	
City	State ZIP Code	City State ZIP Code

**Part 10: Give Details About Environmental Information**

**For the purpose of Part 10, the following definitions apply:**

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.

■ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

**24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?**

No

Yes. Fill in the details.

Governmental unit	Environmental law, if you know it	Date of notice
Name of site	Governmental unit	_____
Number Street	Number Street	_____
City	State ZIP Code	City State ZIP Code

**25. Have you notified any governmental unit of any release of hazardous material?**

No

Yes. Fill in the details.

Governmental unit	Environmental law, if you know it	Date of notice
Name of site	Governmental unit	_____
Number Street	Number Street	_____
City	State ZIP Code	City State ZIP Code

**26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.**

No

Yes. Fill in the details.

Court or agency	Nature of the case	Status of the case
Case title	Court Name	Pending
Case number	Number Street	On appeal
	City State ZIP Code	Concluded

**Part 11: Give Details About Your Business or Connections to Any Business**

**27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?**

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time**
- A member of a limited liability company (LLC) or limited liability partnership (LLP)**
- A partner in a partnership**
- An officer, director, or managing executive of a corporation**
- An owner of at least 5% of the voting or equity securities of a corporation**

**No. None of the above applies. Go to Part 12.**

**Yes. Check all that apply above and fill in the details below for each business.**

Corbium Company Business Name  610 Lacey Rd Unit 749 Number Street  Forked River NJ 08731-8037 City State ZIP Code	<b>Describe the nature of the business</b> Computer consulting	<b>Employer Identification number</b> <b>Do not include Social Security number or ITIN.</b>  <b>EIN:</b> 84-3171738
Terri Ventures LLC Business Name  215 Nantucket Rd Number Street  Forked River NJ 08731-5105 City State ZIP Code	<b>Name of accountant or bookkeeper</b> Benjamin Beideman	<b>Dates business existed</b> <b>From</b> 09/26/2019 <b>To</b> 12/31/2021
Terri Ventures LLC Business Name  215 Nantucket Rd Number Street  Forked River NJ 08731-5105 City State ZIP Code	<b>Describe the nature of the business</b> Independent contractor (not yet active)	<b>Employer Identification number</b> <b>Do not include Social Security number or ITIN.</b>  <b>EIN:</b> 85-4158396
Terri Ventures LLC Business Name  215 Nantucket Rd Number Street  Forked River NJ 08731-5105 City State ZIP Code	<b>Name of accountant or bookkeeper</b> Terri Beideman	<b>Dates business existed</b> <b>From</b> 12/07/2020 <b>To</b> 12/12/2022

**28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.**

No

Yes. Fill in the details below.

<b>Date issued</b>	
Name	MM / DD / YYYY
Number Street	
City	State ZIP Code

Debtor 1	Terri	Lei	Beiderman	Document	Page 98 of 114	Case number (if known)
	First Name	Middle Name	Last Name			

## Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  
18 U.S.C. §§ 152, 1341, 1519, and 3571.

**X**  
Signature of Debtor 1

**X**  
Signature of Debtor 2

Date 12/12/2022

Date \_\_\_\_\_

**Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?**

No

Yes

**Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?**

No

Yes. Name of Person \_\_\_\_\_ . Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1	Terri	Lei	Beideman
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>District of New Jersey</u>			
Case number (If known) _____			Check if this is an amended filing

## Official Form 108

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.  
Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: Specialized Loan Servicing LLC	Surrender the property.  Retain the property and redeem it.	No  Yes
Description of asset listed in Schedule A/B as 1.1. Residential property land and home at 215 Nantucket Rd in Forked River, NJ 08731. Debtor owns 50% of asset.	Retain the property and enter into a <i>Reaffirmation Agreement</i> .  Retain the property and [explain]: Continue paying mortgage pursuant to 07/2022 modification agreement	
Creditor's name: Digital Federal Credit Union	Surrender the property.  Retain the property and redeem it.	No  Yes
Description of asset listed in Schedule A/B as 3.1. 2014 Honda CR-V (VIN 5J6RM4H31EL111917). securing debt:	Retain the property and enter into a <i>Reaffirmation Agreement</i> .  Retain the property and [explain]:	

#### Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name: _____ _____	

Describe your unexpired personal property leases		Will the lease be assumed?
Description of leased property:		No
		Yes

## Part 3: Sign Below

**Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.**

X \_\_\_\_\_

Signature of Debtor 1

Date 12/12/2022

MM / DD / YYYY

X \_\_\_\_\_

Signature of Debtor 2

Date

MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1	Terri	Lei	Beideman
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>District of New Jersey</u>			
Case number (If known) _____			

## Mailing List

List contains the name and address of each entity included on Schedules D, E/F, G, H and Creditor Information.

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Specialized Loan Servicing LLC 6200 S Quebec St Ste 300		
Greenwood Village	CO	80111
Digital Federal Credit Union PO Box 9130		
Marlborough	MA	01752
Alltran Financial LP PO Box 15618		
Wilmington	DE	19850-5618
American Coradius International LLC 2420 Sweet Home Rd Ste 150		
Amherst	NY	14228-2244
ARS National Services Inc PO Box 469046		
Escondido	CA	92046-9046
AT&T Mobility PO Box 6463		
Carol Stream	IL	60197-6463
Barclays Bank Delaware 100 West St		
Wilmington	DE	19801-5015
Barclays Bank Delaware 100 West St		
Wilmington	DE	19801-5015

Bill Me Later Inc 9690 Deereco Rd Ste 705		
Timonium	MD	21093-6936
Ctech Collections Inc 5505 Nesconset Hwy Ste 200		
Mount Sinai	NY	11766
Cablevision Systems Corporation 1111 Stewart Ave		
Bethpage	NY	11714-3533
Capital Management Services LP 698 1/2 S Ogden St		
Buffalo	NY	14206-2317
Capital One Services LLC PO Box 30285		
Salt Lake City	UT	84130-0285
Capital One Services LLC PO Box 30285		
Salt Lake City	UT	84130-0285
Capital One Services LLC PO Box 30285		
Salt Lake City	UT	84130-0285
Capital One Services LLC PO Box 30285		
Salt Lake City	UT	84130-0285
Citibank NA PO Box 6000		
Sioux Falls	SD	57117-6000
Client Services Inc 3451 Harry S Truman Blvd		
Saint Charles	MO	63301-4047

Client Services Inc 3451 Harry S Truman Blvd		
Saint Charles	MO	63301-4047
Collection Bureau of the Hudson Valley Inc 1555 N Plank Rd		
Newburgh	NY	12551
Comcast 1701 JFK Blvd		
Philadelphia	PA	19103
Comcast 1701 JFK Blvd		
Philadelphia	PA	19103
Comcast Business 1701 JFK Blvd		
Philadelphia	PA	19103
Comenity Capital Bank 2797 E Cottonwood Pkwy Ste 100		
Salt Lake City	UT	84121-7090
Convergent Outsourcing Inc 800 SW 39th St Ste 100		
Renton	WA	98057-4927
Corporation Service Company 251 Little Falls Dr		
Wilmington	DE	19808
Credit Control LLC 3300 Rider Trail S Ste 500		
Earth City	MO	63045
Credit First NA / Firestone PO Box 81315		
Cleveland	OH	44181-0315

D&S Ltd 13809 N Hwy 183 Ste 800		
Austin	TX	78750
Dell Financial Services LLC PO Box 81585		
Austin	TX	78708-1585
Digital Federal Credit Union PO Box 9130		
Marlborough	MA	01752-9130
Digital Federal Credit Union PO Box 9130		
Marlborough	MA	01752-9130
Digital Federal Credit Union PO Box 9130		
Marlborough	MA	01752-9130
Discover Financial Services PO Box 30943		
Salt Lake City	UT	84130-0943
Enhanced Recovery Company LLC PO Box 23870		
Jacksonville	FL	32241-3870
FH Cann & Associates Inc 1600 Osgood St Ste 2-120		
North Andover	MA	01845-1048
Financial Recovery Services Inc 4510 West 77th St Ste 200		
Bloomington	MN	55435-5507
First Credit Services 9 Wills Way Bldg 3		
Piscataway	NJ	08854

GC Services LLP 6330 Gulfton St		
Houston	TX	77081
Headway Capital 175 W Jackson Blvd Ste 1000		
Chicago	IL	60604
HSBC Bank Nevada 1111 North Town Center Dr		
Las Vegas	NV	89144
IC System Inc 444 Hwy 96 E		
St Paul	MN	55127
Incorp Services Inc PO Box 94438		
Las Vegas	NV	89193-4438
Kabbage Inc 730 Peachtree St NE Ste 1100		
Atlanta	GA	30308
Leviton Law Firm 1 Pierce Pl Ste 725W		
Itasca	IL	60143
LVNV Funding LLC 55 Beattie Pl Ste 110		
Greenville	SC	29601-2165
LVNV Funding LLC 55 Beattie Pl Ste 110		
Greenville	SC	29601-2165
LVNV Funding LLC 55 Beattie Pl Ste 110		
Greenville	SC	29601-2165

McCarthy Burgess & Wolff Inc 26000 Cannon Rd		
Cleveland	OH	44146
Midland Credit Management PO Box 939069		
San Diego	CA	92193-9069
Midland Credit Management PO Box 939069		
San Diego	CA	92193-9069
Monarch Recovery Management Inc 10965 Decatur Rd		
Philadelphia	PA	19154
Monarch Recovery Management Inc 10965 Decatur Rd		
Philadelphia	PA	19154
National Enterprise Systems 29125 Solon Rd		
Solon	OH	44139-3442
Navy Federal Credit Union PO Box 3000		
Merrifield	VA	22119-3000
Navy Federal Credit Union PO Box 3000		
Merrifield	VA	22119-3000
Navy Federal Credit Union PO Box 3000		
Merrifield	VA	22119-3000
Northstar Location Services LLC 4285 Genesee St		
Cheektowaga	NY	14225

PennCredit Corporation 2800 Commerce Dr		
Harrisburg	PA	17110
PennCredit Corporation 2800 Commerce Dr		
Harrisburg	PA	17110
Portfolio Recovery Associates LLC 120 Corporate Blvd		
Norfolk	VA	23502-4952
Portfolio Recovery Associates LLC 120 Corporate Blvd		
Norfolk	VA	23502-4952
Portfolio Recovery Associates LLC 120 Corporate Blvd		
Norfolk	VA	23502-4952
Portfolio Recovery Associates LLC 120 Corporate Blvd		
Norfolk	VA	23502-4952
Portfolio Recovery Associates LLC 120 Corporate Blvd		
Norfolk	VA	23502-4952
Pressler Felt & Warshaw LLP 7 Entin Rd		
Parsippany	NJ	07054-5020
Radius Global Solutions 7831 Glenroy Ste 250		
Edina	MN	55439-3117

Receivables Performance Management LLC 20818 44th Ave W Ste 140		
Lynnwood	WA	98036
Resurgent Capital Services PO Box 10497		
Greenville	SC	29603-0497
Resurgent Capital Services PO Box 10497		
Greenville	SC	29603-0497
Resurgent Capital Services PO Box 10497		
Greenville	SC	29603-0497
Revco Solutions 250 E Broad St Ste 400		
Columbus	OH	43215-3761
Rickart Collection Systems Inc PO Box 7242		
North Brunswick	NJ	08902
Sage Capital Recovery 401 Minnetonka Rd		
Hi-Nella	NJ	08033
Santander Bank NA 824 N Market St Ste 100		
Wilmington	DE	19801-4937
Santander Bank NA 824 N Market St Ste 100		
Wilmington	DE	19801-4937
Santander Bank NA 824 N Market St Ste 100		
Wilmington	DE	19801-4937

Santander Bank NA 824 N Market St Ste 100		
Wilmington	DE	19801-4937
Santander Bank NA 824 N Market St Ste 100		
Wilmington	DE	19801-4937
SIMM Associates Inc 800 Pencader Dr		
Newark	DE	19702
Suburban Disposal Inc 22 Turner Dr		
Spencerport	NY	14559
Synchrony Bank PO Box 965065		
Orlando	FL	32896-5065
Synchrony Bank PO Box 965065		
Orlando	FL	32896-5065
Synchrony Bank PO Box 965065		
Orlando	FL	32896-5065
Synchrony Bank PO Box 965065		
Orlando	FL	32896-5065
Synchrony Bank PO Box 965065		
Orlando	FL	32896-5065
Synchrony Bank PO Box 965065		
Orlando	FL	32896-5065

Synchrony Bank PO Box 965065		
Orlando	FL	32896-5065
Synchrony Bank PO Box 965065		
Orlando	FL	32896-5065
The Hartford One Hartford Plz		
Hartford	CT	06155
Valentine and Kebartas LLC 15 Union St		
Lawrence	MA	01840
Bureau of Accounts Control 3601 Rt 9 N		
Howell	NJ	07731
TrueAccord 16011 College Blvd Ste 130		
Lenexa	KS	66219
The Law Offices of Frederic I Weinberg & Associates PC 1200 Laurel Oak Rd Ste 104		
Voorhees	NJ	08043
Pressler Felt & Warshaw LLP 7 Entin Rd		
Parsippany	NJ	07054-5020
Capital One Bank NA PO Box 30285		
Salt Lake City	UT	84130
Benjamin Beideman 215 Nantucket Rd		
Forked River	NJ	08731-5105



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